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Simply Back to Basics
Providing Customized Solutions for Life Situations™

Get it Together! Keep it Together! Let Linda Help!

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Linda's Organizing Tip for October 2008:

Simply Access Your Credit Report!

In order to stay on top of your personal credit, you need to see what is on your report. Inaccuracies can include incorrect names, addresses, social security numbers, erroneous accounts, etc. Also, you may have opened accounts you no longer need or want. In order to monitor your credit, you need to access your Credit Report on a regular basis. If you find problems, information can be disputed and corrected using the process detailed by the credit bureau. The following information was obtained from the [Privacy Rights Clearinghouse Website](#), and you can visit the site for more details.

"Thanks to the federal FACT Act, consumers nationwide are now able to get a free copy of their credit report annually from each of the three credit bureaus - Equifax, Experian, and TransUnion (FCRA sec. 612 (a)(1)(A)&(B)).

To order your free reports, you can call the official toll-free number, (877) 322-8228. You can also go online to www.annualcreditreport.com where you can order your reports directly. Or you can print out the form and mail your request. <https://www.annualcreditreport.com/cra/requestformfinal.pdf>

The World Privacy Forum has released a study that indicates that privacy-conscious consumers may be better served by ordering their credit reports by phone or mail rather than online. See www.worldprivacyforum.org/calldontclick.html for more details.

For more information about access to free credit reports, see the Federal Trade Commission's Facts for Consumers at www.ftc.gov/bcp/conline/pubs/credit/freereports.htm.

You are not required to order all three credit reports at the same time. If you wish, you can stagger your free reports over the course of a year by ordering one report every four months. This way, you are monitoring your credit reports on an ongoing basis. But if you are an identity theft victim or are shopping for credit, it is best to order all three at one time."

Immediate access to online reports can be obtained by going to www.annualcreditreport.com and completing the questions for each of the three bureaus. I would recommend filling out the form by mail, unless you require immediate access, as it can be difficult to print out the reports (they can be very lengthy, depending on your history and likely will use up lots of ink). I tried to copy and paste mine into Word Docs, but they were not formatted properly and it was very aggravating. Also, online reports can only be accessed for 30 days from the date of the request, and once you access online, a hard copy will not be sent unless you pay for it (approximately \$10-15 each). Anyway, all said, it seems easiest to order it by phone or snail mail and then you have a nice hard copy to refer to.

Too Many Credit Offers Cluttering Up your Mailbox?

Don't forget you can register at www.OptOutPrescreen.com; the official website for the Consumer Credit Reporting Industry to accept and process requests from consumers to Opt In or Opt Out of firm offers of credit and insurance , or call 1-888-5OptOut (1-888-567-8688) to opt-out of these offers.

Too Many Solicitors Interrupting Your Dinner?

Here's a GREAT tip.... If you get annoying calls from pre-recorded solicitors, try pressing 3 during the message. Many times it will delete you from the database (you have to answer the call to make it work). I tried this with the auto dealership where I bought my car (but no longer go to – and haven't for about 8 years) but which insists on calling me every so often to "remind" me to bring it in, and imagine my satisfaction when I heard "Thank you, you have been removed from the database"! Now I am waiting for those calls so I can PRESS 3!!! Incidentally, when a "live" solicitor calls you, you can politely thank them and request to be removed from list, which also seems to work, but isn't as much fun. ☺

If you need help with organizing, simply call Linda!

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