

TOPIC 1 SAFEGUARDING MY CREDIT & PROTECTING MY IDENTITY

CHECK MY PROGRESS

Completed	Description	Reference
	I have pulled credit reports for me from at least two of the three credit agencies	Pg. 13
	I have examined my credit reports and disputed any discrepancies	Pg. 13-14
	I have pulled credit reports for my spouse from at least two of the three credit agencies, if possible	Pg. 13
	I have contacted the creditors for any accounts listed on the credit report that are open and active but should be closed	Pg. 14
	I have placed a freeze or fraud alert with all three credit agencies	Pg. 14-18
	I know my credit score	Pg. 18-19
	If my credit score is poor (below 580), I understand what I need to do to improve it	Pg. 20
	I have reviewed the many actions I can begin to take to protect myself against identity theft	Pg. 21-24
	I have cancelled my spouse's driver license at the DMV	Pg. 24



