

# Credit Score ... Do You Know?



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December 2009

Most of us are aware of what an impact a three digit credit score can have on your life. It will determine how lenders view you, and whether you are credit worthy or a credit risk. Fortunately this number is not permanent. With good credit practices and some active work on your part you can fix your credit score.

You can get a free credit report annually by simply going to [www.annualcreditreport.com](http://www.annualcreditreport.com). And, actually you should do this 3x a year and get one from each credit bureau. Space it every 4 months so you can see monitor your credit report periodically. You will see many other “offers” for a FREE credit report but they generally come with some strings attached. There are NO strings with this website.

Make it your New Year’s resolution to get your report, check it thoroughly and have them make any changes that are required. This will take some effort but it could literally save you thousands of dollars.

If you have some significant credit issues, it is important to do your due diligence before you hire someone to “fix” for you. Often it is not necessary. When it is, it could be well worth the expense.

REMEMBER.....your credit score really is a key element to your financial health! Happy Holidays!!!

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