

185 WORDS, 60 SECONDS

## YOUR FINANCES

The fall can be a busy time for most parents, but with your kids HEADING BACK TO SCHOOL, WHY NOT TAKE THE OPPORTUNITY TO EXAMINE YOUR FINANCIAL RECORDS AND CREDIT REPORT? IT'S A GOOD IDEA TO START WITH REPORTS THAT MIGHT BE LESS FAMILIAR TO YOU. Many people are aware they can get a free credit report from ANNUAL-CREDIT-REPORT-DOT-COM. BUT THEY ARE ALSO ENTITLED TO OTHER CONSUMER REPORTS THAT MAY BE USED TO EVALUATE THEIR FINANCIAL STANDING IF THEY ARE THINKING ABOUT BUYING INSURANCE, HAVE BEEN A VICTIM OF CHECK FRAUD OR ARE PLANNING TO LEASE AN APARTMENT, WORKING WITH THE CONSUMER DATA INDUSTRY Association, the Consumer Financial Protection Bureau has put TOGETHER A LIST OF DIFFERENT TYPES OF CONSUMER REPORTING AGENCIES. EXPERTS SUGGEST IT'S A GOOD IDEA FOR CONSUMERS TO HAVE A COMPLETE PICTURE OF THE INFORMATION THAT MAY IMPACT. FINANCIAL DECISIONS OTHERS MAKE ABOUT THEM. FOR A LIST OF COMPANIES THAT HAVE SPECIALIZED DATABASES THAT DEAL WITH MORE TARGETED FINANCIAL INFORMATION ABOUT CONSUMERS, VISIT THE CONSUMER FINANCIAL PROTECTION BUREAU'S WEBSITE AT CONSUMER-FINANCE--DOT--GOV AND SEARCH CONSUMER REPORTING AGENCIES.