

Credit resources you should get to know.

National Consumer Reporting Agencies:

Equifax: equifax.com

Experian: experian.com

TransUnion: transunion.com

Fair Isaac and Company

For more information on credit scoring, visit myFICO.com.

National Foundation for Credit Counseling

For help managing your budget or debt, visit nfcc.org or call 800-388-2227.

Federal Trade Commission

For general information about credit and for help with credit reporting problems or identity theft, visit ftc.gov or call 877-382-4357.

For more information on credit and personal finance, visit bankrate.com.



Erin,
Future Attorney

"Practicing good credit habits today will help me to finance my law practice down the road."

As the nonprofit student loan specialist, we take pride in your financial well-being.

It's simple. Access Group wants you to have **No worries** when it comes to paying for school and starting your life after you've graduated. Many students have used our WiseBorrower® Education Series and have found the information to be what they needed to get off on the right foot and keep going in the right direction. We're always here to answer your questions and help in any way that we can. We also recommend you check in with the financial aid staff at your school. They can be a valuable resource in helping you to prepare financially for your graduate or professional education.

Your job is to go after your dreams.
Ours is to help you get there.

AccessGroup.Org



Good Credit

How to get it and keep it



Erin,
Future Attorney

I HOPE I can stay on track
and keep my good credit.

I KNOW these strategies will
point me in the right direction.

WiseBorrower® Education Series

Holly, Future Doctor
"My credit score is high...
I need to keep it that way."



Good credit is as important as good grades.

Maintaining good grades can get you into graduate or professional school. But maintaining good credit will also get you far in life. With a good credit history, you can get credit when you need it – and pay a lower price for it. It will help you qualify for student loans and for consumer loans when you buy a home, a new car, or finance your professional practice.

As a trusted advisor to thousands of graduate and professional students, Access Group wants to help you make the right decisions when it comes to your credit to ease your financial worries. You're on your way to reaching your dreams. Good credit will make the journey even smoother.

A few buzz words to know . . .

Credit history – If you have at least one credit card, consumer loan (a car loan, for example), student loan, or any other form of personal credit, you have a credit history. Your credit history is generated from credit account information and payment records that have been reported to an authorized consumer reporting agency.

Credit report – Think of it as a snapshot of your credit to date. Credit reports are a summary of your credit history.

Credit score – Just like the LSAT, MCAT, or GMAT, the higher your score, the better. Your credit score is a number used to evaluate how well you've managed your credit. A high credit score means you pose less risk to a lender, which means it will be easier for you to get credit. For more information on how your score is calculated go to myFICO.com.

Here's your Guide to Good Credit.

Practice these credit habits and you'll be on the road to having good credit.

- Keep an eye on your purchases
- Always pay your bills on time
- Don't charge more on your credit cards than you can pay off in full each month
- Keep good records of your accounts
- Limit your number of credit cards and be careful about opening new credit card accounts and closing older ones (it's better to have a long credit history)
- Notify your creditors if your address changes
- Request a FREE copy of your credit report every year from AnnualCreditReport.com
- Correct any errors with the responsible consumer reporting agency ASAP

Get your free credit report
at AnnualCreditReport.com

How does student loan debt affect your credit?

Having student loan debt doesn't necessarily mean you'll have a low credit score. You can still score well if you properly manage your credit.

Bad credit? You can fix it.

By taking action now, you can actually rebuild your credit. Just follow our Guide to Good Credit above and remember that building a good credit history takes time and willpower.

Michael,
Future Engineer
"Paying off my credit card debt
before grad
school was a really smart move."



Protect yourself from identity theft.

Identity theft occurs when your personal information is stolen and used to commit fraud or other crimes. It's a serious crime that can cost you time and money and destroy your credit. Here are a few ways to protect your good name:

- Shred financial documents when you don't need them
- Be selective when giving out your personal information or Social Security Number
- Check your monthly billing statements for evidence of unusual or unauthorized activity
- Learn more about identity theft at ftc.gov/idtheft

Darrius,
Future Dentist
"I check my credit
report annually so there
are no surprises."



access group
No worries.SM