

Knowing Your Credit Scores Is the First Step to Being President of Your Finances

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A February 2010 Survey Sampling International poll of 1,000 consumers 18 and over revealed that 70% of people are unaware that there are [three different credit bureaus](#), each of which generates a different credit score for consumers. "Knowing all of your credit scores is the first step to gaining control of your finances," says Carrie Coghill, Director of Consumer Education for FreeScore.com.

Ms. Coghill suggests that to manage your credit, start with these six credit control tips:

1. Know your credit score. You can order a free credit report from each bureau every 12 months via [annualcreditreport.com](#), or you can opt for unlimited access to 3-in-1 credit reports and [credit scores](#).
2. Be sure your bills are paid on time. Delinquent payments and collections can have a major [negative impact on your credit score](#).
3. Understand [how your credit score is formulated](#). Things like credit inquiries and using too much of your available credit can negatively affect your score.
4. Learn about credit-related issues. Sites like [CreditFYI.com](#) can educate and keep you informed about personal finance issues and concerns, as well as provide you with the latest news in the areas of credit fraud and identity theft.
5. Think before you act. Every financial decision should be considered an "executive decision."
6. Get help if you feel like you're overwhelmed. Consumer Credit Counseling Service (CCCS), a nonprofit organization, provides low- or no-cost services to consumers who need a plan to repay and improve their credit.

About FreeScore.com

FreeScore LLC is a leading provider of online information management services that help consumers take charge of their own finances to reach their financial goals and achieve safety and security in their personal lives.

FreeScore.com is a leading online consumer information site, providing its members with affordable, unlimited access to all three of their credit scores and their complete credit profile. Launched in 2009 with an award-winning marketing campaign, more than 750,000 members have joined FreeScore.com to better understand their credit scores and reports. Members have unlimited access to their credit scores from all three bureaus, a complete credit profile, credit score simulator, and expert tips, articles, videos and other educational information about managing your own credit. For more information, go to <http://www.freescore.com>.

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