



UNIT 3

Making Yourself Creditworthy

Unit 3-1: The Three C's of Credit

<http://www.federalreserve.gov/pubs/shop/default.htm>

Federal Reserve Bank's consumer resource on how to choose a credit card. Provides links to other credit related information.

<http://www.mymoney.gov/default.shtml>

This website provided by the Financial Literacy and Education Commission features information related to credit, budgeting, investing, and saving.

Unit 3-2: Building Your Credit History

http://www.pueblo.gsa.gov/cic_text/money/credit-record/crrecord.htm

Federal Trade Commission site providing information related to developing and protecting one's credit. Links to information such as choosing and using credit cards, cosigning loans, credit and divorce, and your consumer rights are included.

<http://www.kiplinger.com/columns/starting/archive/2005/st0630.htm>

This website features an article that provides you with seven steps to building your credit history.

Unit 3-3: Checking On Your Credit History

<http://www.themint.org/>

This site developed by the National Council on Economic Education and the Northwest Mutual foundation focuses on personal financial literacy. Information provided includes money management, credit, investing, and savings.

<https://www.annualcreditreport.com/cra/index.jsp>

This site allows you to request a free credit history report once every 12 months from each of the nationwide consumer credit reporting companies: Experian, TransUnion, and Equifax.

Unit 3-4: Preventing Identity Theft

<http://www.consumer.gov/idtheft/index.html>

The FTC's comprehensive national resource site on identity theft. Features information on preventing identity theft, what to do if your identity is stolen, statistics, and related information for both consumers and businesses.

[http://www.idtheftcenter.org/](http://wwwidtheftcenter.org/)

The Identity Theft Resource Center's website, a nonprofit organization, dedicated to researching, analyzing, and distributing information about identity theft. Includes victim resources, consumer resources, workplace ID theft, scam and consumer alerts, and an extensive reference library.