The Rules of the Game

9 RULES · 3 HABITS · WHERE TO GET HELP

Credit is a game, and nobody hands you the rules. Here they are on one page. Keep it with your important papers and pull it out before any big move.

1. **Read all 3 reports.** Free every week at AnnualCreditReport.com. They don't always match.
2. **Know the codes.** The date you first fell behind starts the 7-year clock. No restarts.
3. **There isn't one score.** The lender's number won't match your app. That's normal.
4. **You have rights.** Disputes are free. If your report costs you something, you get to see it.
5. **They prove it to you.** Don't agree to anything on a collector's first call. Watch your 30 days.
6. **Old debt runs on two clocks.** Know your state's rule before you pay or promise anything.
7. **The car lot is the last stop.** Get your own loan offer first. No buyer's remorse on a dealer car.
8. **Start months ahead of a mortgage.** Then hands off your credit until closing.
9. **Employers need your OK.** They see a report, never your score.

3 habits for life

1. Get it in writing. Always.
If it's not in writing, it doesn't exist.

2. Don't agree to anything on the spot.
A real deal will still be there tomorrow.

3. Read before you sign.
Most of what you sign has no take-back.

Where to get help

Free credit reports	AnnualCreditReport.com
Complaints (lenders, collectors, bureaus)	CFPB: consumerfinance.gov/complaint · (855) 411-2372
Identity theft	IdentityTheft.gov
Scams	ReportFraud.ftc.gov
Buying a home or foreclosure	HUD housing counselor · 800-569-4287
Your own legal question	Legal aid (TexasLawHelp.org) or a lawyer

Your attorney general represents the state, not you. None of these offices is your lawyer.

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Credit is a game. Now you know the rules.

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