**Cornerstone Three Resources**

**Building a Good Credit Rating**

**Materials**

Cornerstone Three – Building a Good Credit Rating – pdf

Credit Utilization Example – pdf

Building Credit with No SSN - pdf

Hidden Costs of Credit Score Apps – pdf

Future Me – pdf

Ideal Self-Destination - pdf

**Online**

Website: Free annual credit report online

<https://www.annualcreditreport.com/index.action>

* Be careful that you go to the legitimate website - sites pay Google, etc. to appear first in the list which can be misleading.
* Allowed to check your credit report weekly thru the end of 2022. Suggest checking every 3-6 months.
* You must answer security questions. This site is secure, other sites may not be.

Website: Free annual credit report by mail

<https://www.annualcreditreport.com/sessionExpired.action?isDom=true&isButtonActive=true>

YouTube: Urban Institute - Credit Myths Debunked

<https://www.youtube.com/watch?v=TZiCzzSWSpE>

Website: Beyond Backgrounds – for help with housing issues related to bad/low credit

<https://housinglink.org/beyond-backgrounds>