



Presented by the
Kentucky
Employee
Assistance
Program
and
KDLA

Credit Repair

Financial Trouble?

(from *Family Finance* by Douglas and Lewin)

- **I frequently end up paying bills after they are past due**
- **I am bouncing checks on a regular basis**
- **I am getting further in debt with each passing month**
- **I'm dipping into savings to pay my bills**
- **I've used cash advance on one credit card to pay the minimum bill on another**
- **I am only able to pay the minimum on credit cards**
- **At least one of my credit cards is over the limit**
- **I frequently receive calls from collections agencies**
- **I'm am putting off spending money on health care, repairs, etc.**
- **My utilities have been cut off from time to time**
- **If I or my spouse lost their job, we would be in financial trouble immediately**
- **My spending habits are affecting my marriage / relationship**
- **I feel depressed and hopeless when thinking about my financial situation**



History

By Irish_Eyes

Credit Report

- Personal information
- Status of Accounts
- Default Accounts
- Public Records
- Inquires





- **Borrowing amounts**
- **Interest rates**
- **Increases in credit line**
- **Approved to rent**
- **Home and car insurance rates**
- **Jobs**

Get your Credit Report

You can get a free copy once per year by contacting

www.annualcreditreport.com

Experian

(888) 397 - 3742

www.experian.com

Equifax

(800) 685 - 1111

www.equifax.com

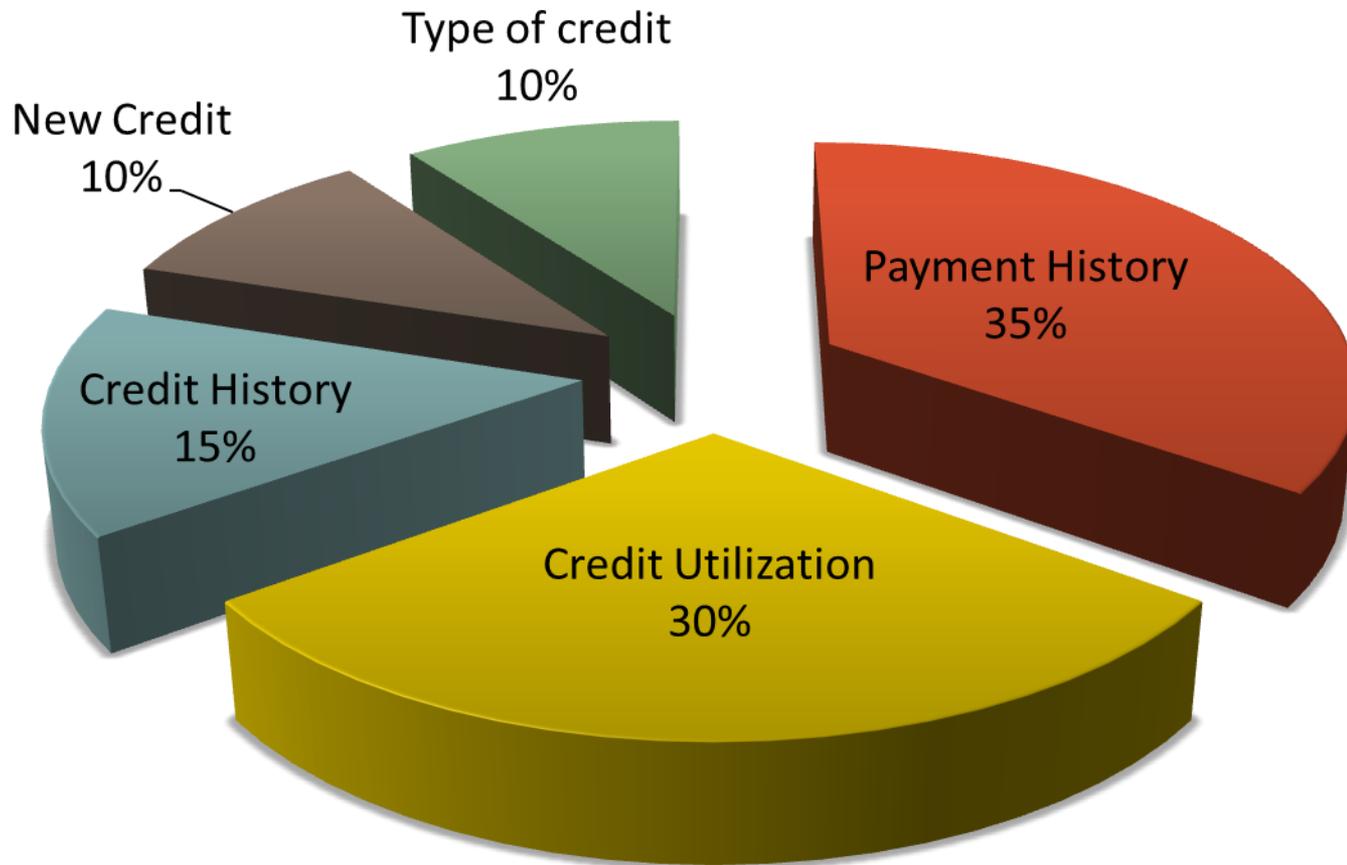
Trans Union Corporation

(877) 322 - 8228

www.transunion.com



Credit Score





Utilization = Ratio of debt to available credit

Credit Utilization

	<u>Used</u>	<u>Available</u>
Visa	\$3500	\$5000
Master Card	\$1000	\$7000
Chase	\$3000	\$5000
	<u>\$7500</u>	<u>\$17,000</u>

$$\text{Utilization} = (\$7500 \div \$17,000) \times 100$$

44%

Credit Utilization

	<u>Used</u>	<u>Available</u>
Visa	\$3500	\$5000
Master Card	\$1000	\$7000
Chase	<u>\$3000</u>	<u>\$5000</u>
	\$7500	\$17,000
	\$6500	\$10,000
Utilization =	(\$6500	÷ \$10,000) x 100

65%

Credit History (15%)



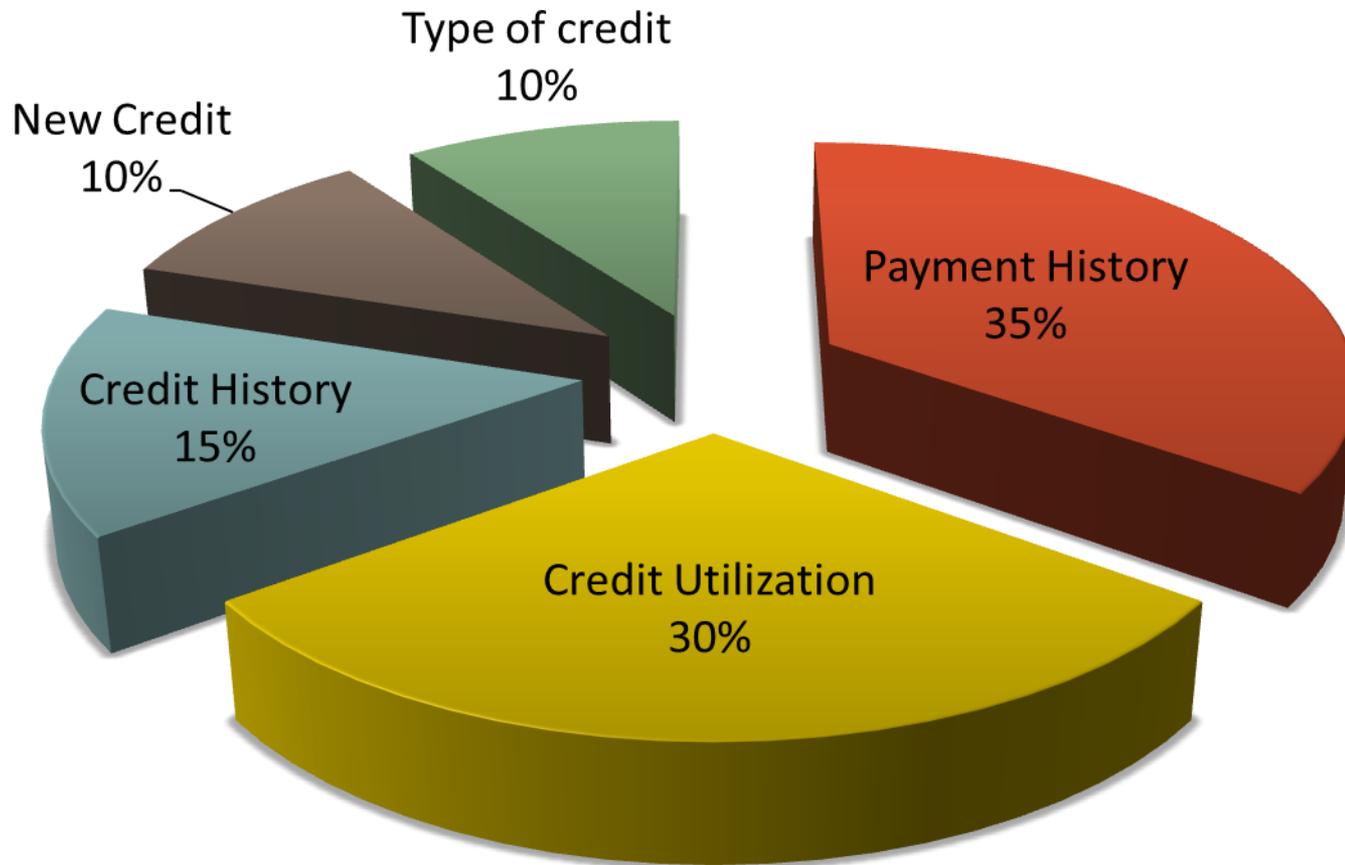
Visa	05/2008
Chase	01/1999
Discover	11/2013

Two established accounts with a minimum of a
12 month history



By Paalia

Credit Score



Debt Snowball



DEBT SNOWBALL

Bank of America	5.9%	\$475
Chase	5.1%	\$720
Capital One	4.8%	\$795
Target	6.2%	\$1235
Best Buy	2.7%	\$1780
Macy's	3.5%	\$2200

DEBT SNOWBALL

Bank of America	5.9%	\$475
Chase	5.1%	\$720
Capital One	4.8%	\$795
Target	16.2%	\$1235
Best Buy	2.7%	\$1780
Macy's	3.5%	\$2200

DEBT SNOWBALL

Target	16.2%	\$1235
Bank of America	5.9%	\$475
Chase	5.1%	\$720
Capital One	4.8%	\$795
Best Buy	2.7%	\$1780
Macy's	3.5%	\$2200

DEBT SNOWBALL

Target	16.2%	\$1235	\$300
Bank of America	5.9%	\$475	\$20
Chase	5.1%	\$720	\$20
Capital One	4.8%	\$795	\$20
Best Buy	2.7%	\$1780	\$20
Macy's	3.5%	\$2200	\$20

DEBT SNOWBALL

Target	16.2%	\$1235	\$300
Bank of America	5.9%	\$475	\$320
Chase	5.1%	\$720	\$20
Capital One	4.8%	\$795	\$20
Best Buy	2.7%	\$1780	\$20
Macy's	3.5%	\$2200	\$20

DEBT SNOWBALL

Bank of America	5.9%	\$475	\$320
Chase	5.1%	\$720	\$340
Capital One	4.8%	\$795	\$20
Best Buy	2.7%	\$1780	\$20
Macy's	3.5%	\$2200	\$20
Macy's	3.5%	\$2200	\$400

New credit card rules





Other Options

CREDIT COUNSELING



- **Be wary**
- **BBB Members**
- **Credit Unions**
- **Department of Justice**
- **National Foundation
for Consumer Credit**

KEAP

Kentucky Employee Assistance Program

564-5788

800-445-5327

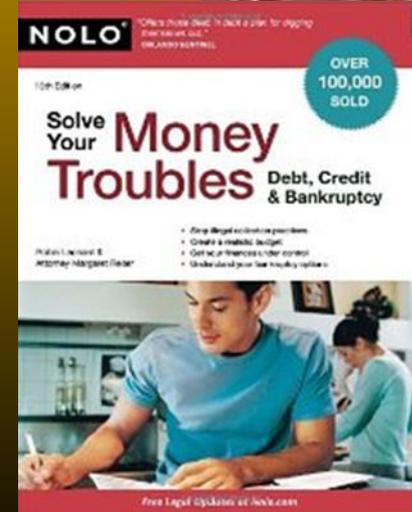
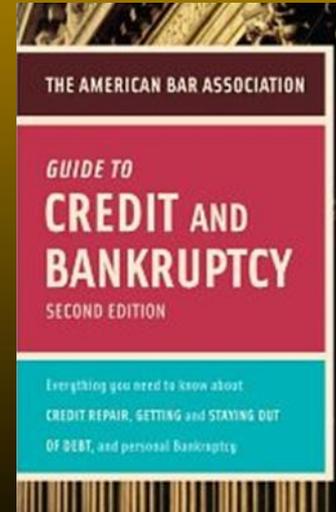
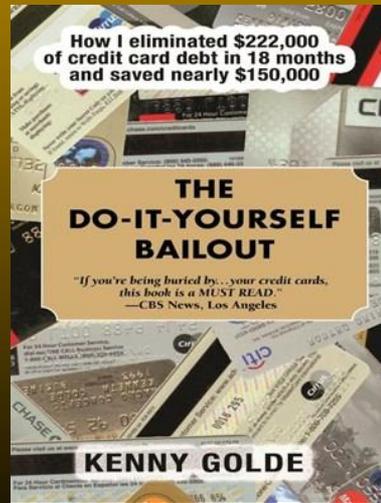
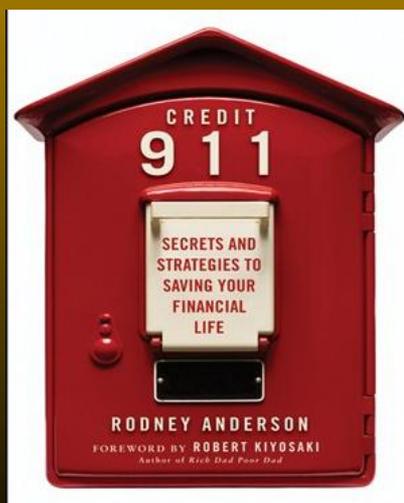
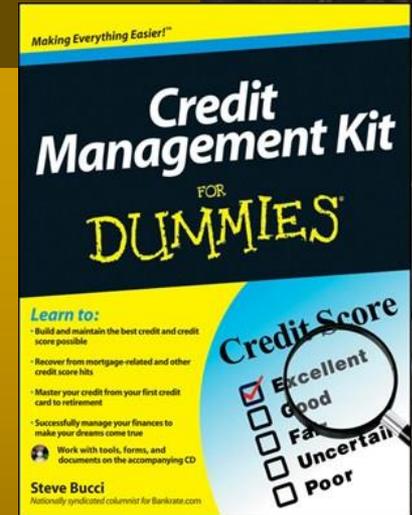
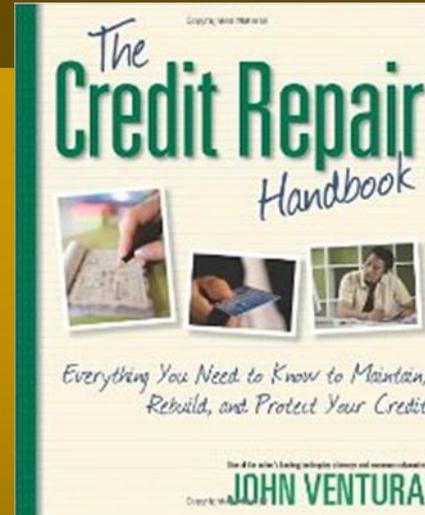
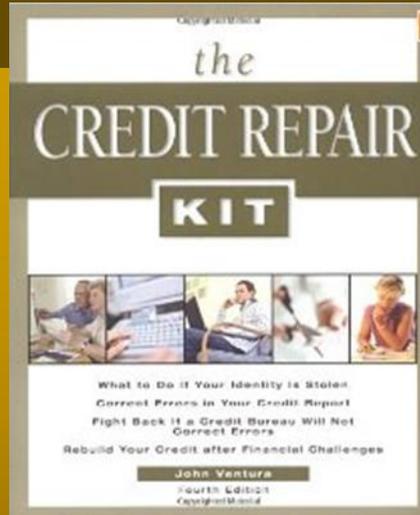
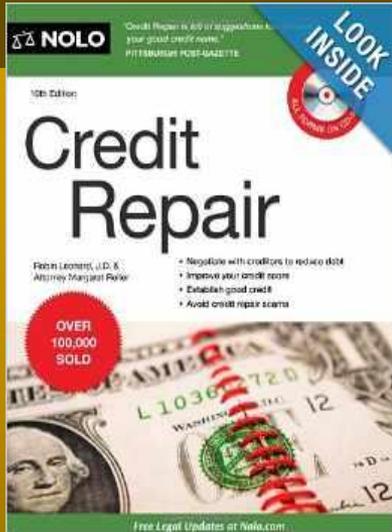
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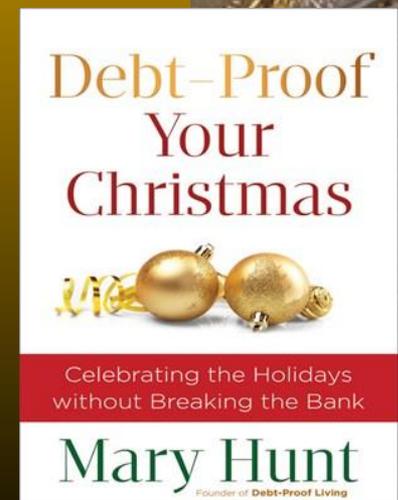
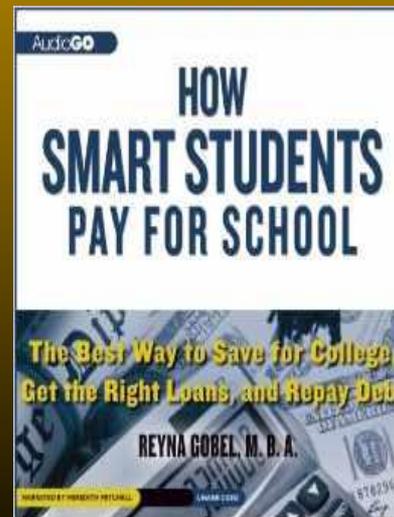
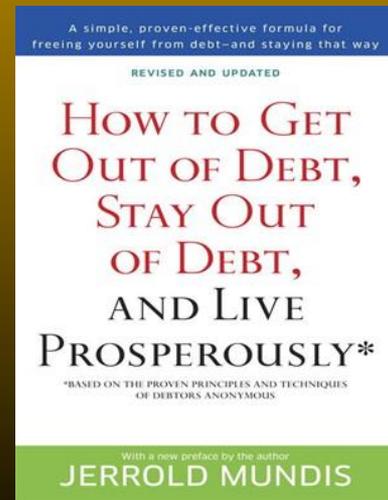
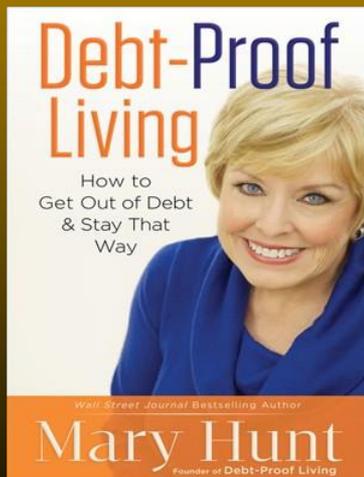
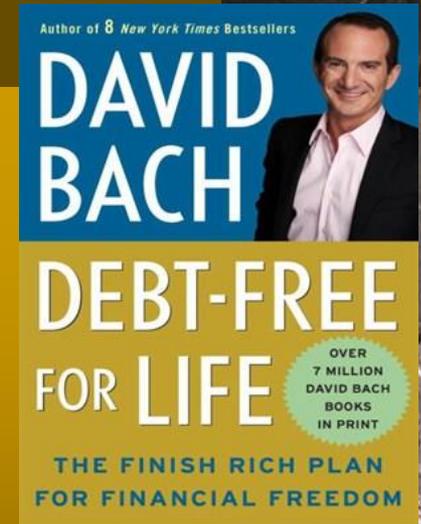
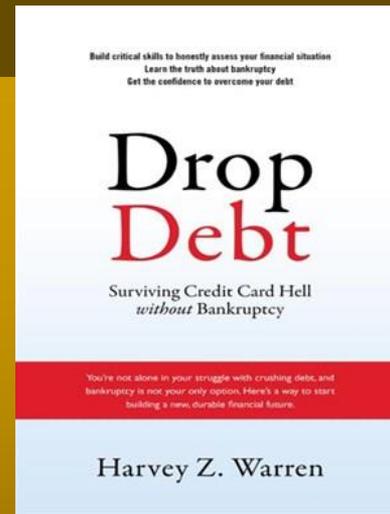
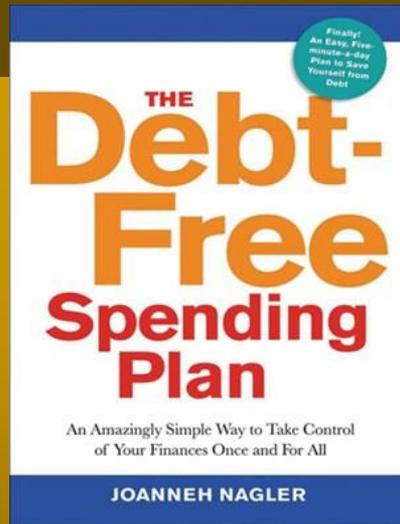
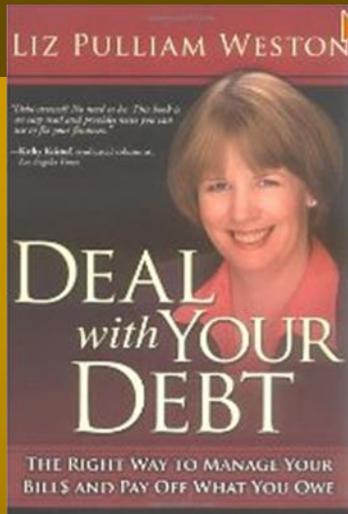
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Division of Library Services

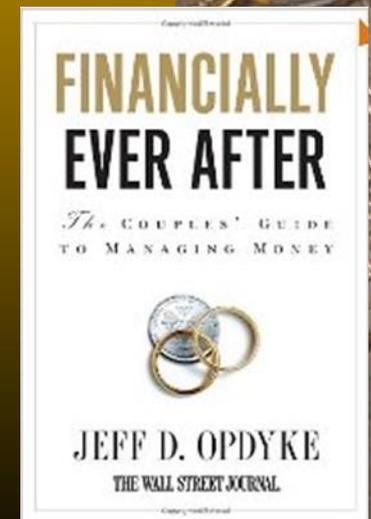
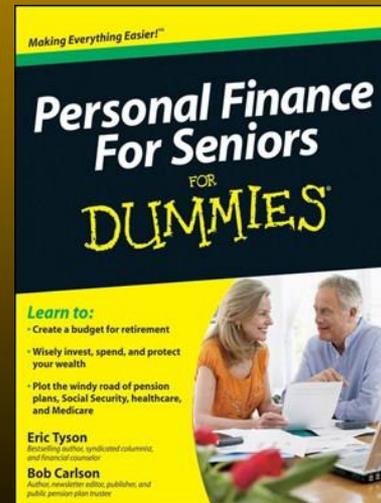
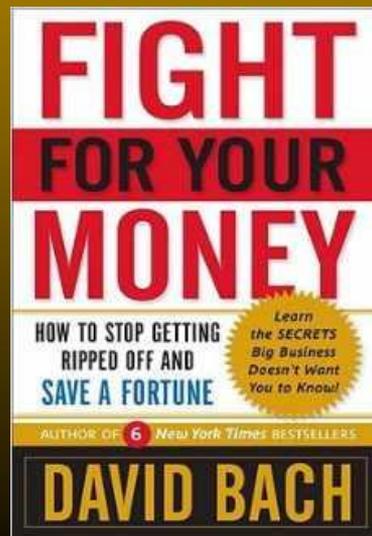
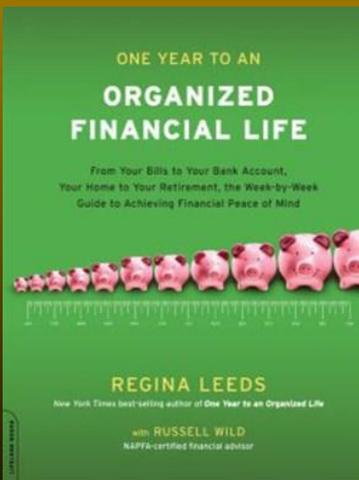
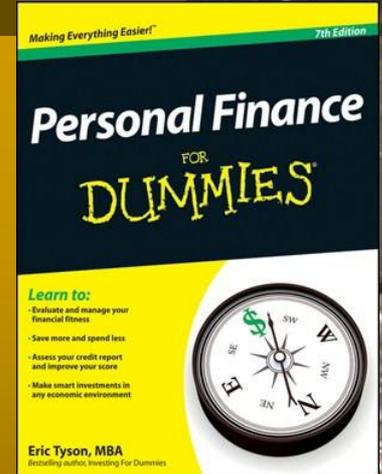
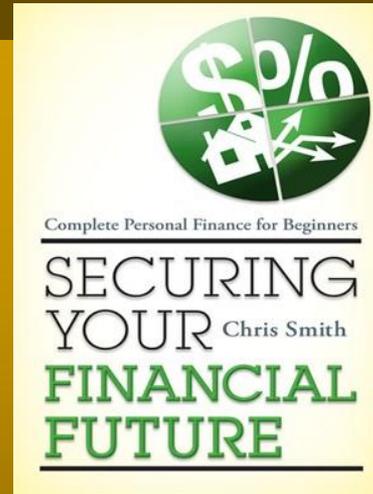
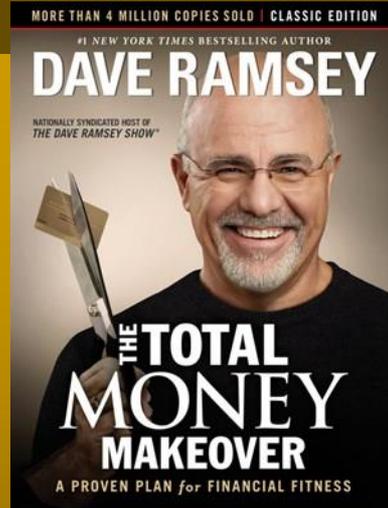
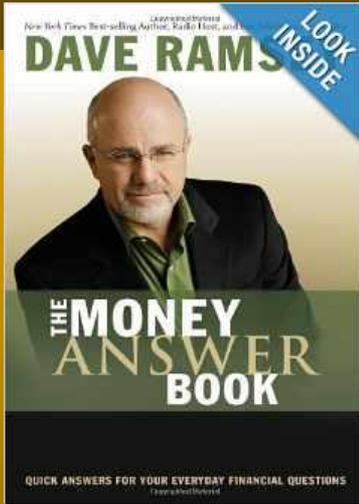
Credit



Debt



Personal Finance



How do I find materials?

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 - <https://kdla.on.worldcat.org/discovery>
- Kentucky Libraries Unbound
 - <http://kdla.ky.gov/employees/downloadingmedia/Pages/default.aspx>





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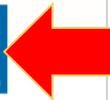
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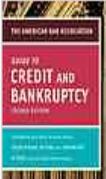
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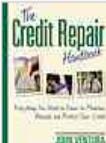
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"A how-to guide for cleaning up credit reports, maintaining/improving credit scores, paying debt and building credit for the future, with forms to handle existing debts, avoid overspend... [Read More](#)

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Black History Month: Georgia Davis Powers, the first African American elected to the Kentucky Senate

Source: Legislative Research Commission Photo Collection, Archives and Records Management Division – Kentucky Department for Libraries and Archives

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You may download resources over the Internet using your home computer or personal devices. If you want to download titles at work, you must adhere to your agency's IT policies. You cannot use any library's public computers to download titles.

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- You must have a valid State Library account to download titles. If you need to sign up for an account, [apply here](#).
- If you have lost your account number, contact the Reference desk through [Ask a Librarian](#) or by calling 502.564.8306 or 800.928.7000.

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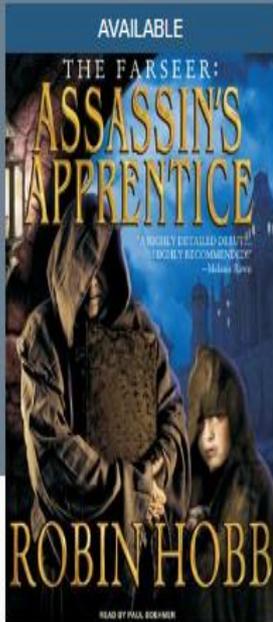
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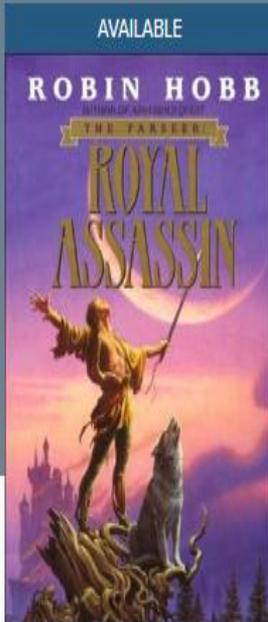


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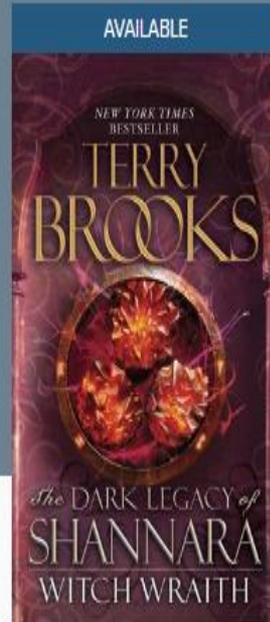
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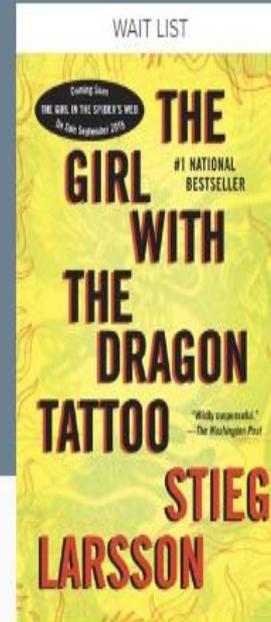
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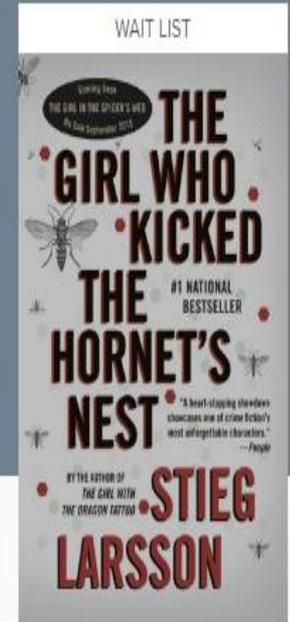
Assassin's Quest
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by Terry Brooks



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by Stieg Larsson



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