

TAKE! CHARGE! CALIFORNIA

800-952-5210

WWW.TAKECHARGECA.CA.GOV



BE
SMART. BE
SAFE. BE
HEARD.

TAKE CHARGE! of Your Credit Card Debt ■

Never Make a Late Payment. Even if you can afford to pay only the minimum amount due, pay it on time. Late fees hurt more than your bank account. Your credit score may be lowered, too.

Negotiate Rates and Fees. Ask the credit card company for a lower interest rate or to have penalty fees waived. If you haven't been able to make payments, ask to set up an affordable payment plan.

Beware of Paying for "Credit Repair." "Credit repair" businesses can't scrub negative information from your credit report. They may simply vanish with your money. You can call a credit reporting agency to dispute mistakes on your report.

Take Charge of your Finances. Learn about financial planning for your future, budgeting and building wealth online at www.mymoney.gov.

Manage your Debt. Debt Management Plans can help you consolidate debt into one monthly payment. To find a reputable company, go to www.corp.ca.gov. Find a low-cost credit counselor at www.nfcc.org or call 1-800-388-2227.

Get Your Credit Score Free. By law, you are entitled to a free copy of your credit score every year. Order yours at www.annualcreditreport.com, or call (877) 322-8228 toll-free to have it mailed.

Take Charge of Your Credit Card Debt!

For consumer information and assistance, go to www.takechargeca.ca.gov or call the DCA Consumer Information Center at (800) 952-5210.

*Sponsored by the California
Department of Consumer Affairs*