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## Planting a Summer Garden

With grocery costs rising, most consumers are looking for ways to reduce spending at the grocery store. One way is to plant a vegetable garden. With the proper planning, your summer harvest could save you money through the winter.

The first thing to consider when planting a garden is location. A garden should have at least six hours of sunlight daily and for convenience, be close to your outdoor water supply. A garden that's a hassle to water probably won't get watered enough.

When it comes to vegetable selection, pick what you like. If vegetables make up a major portion of your diet, starting plants from seeds indoors is probably a more cost effective way to begin your garden. If it's too late to start that, check out farmers markets or plant sales for less expensive plants left over from the farm's spring plant. If this is your first attempt at a garden, consider starting small to see if you can enjoy keeping up with garden maintenance, like weeding and watering.

You might find you need a fence around the garden to keep out animals interested in your crop. The fence may also provide support for plants like peas and tomatoes. There are some garden plants that are perennial, like rhubarb and asparagus. Consider their placement when planning out your garden. Most herbs are perennials as well.

As you enjoy your summer harvest, think about how to use the excess vegetables as winter pantry supplies. Can the tomatoes or make batches of tomato sauce. Pickle cucumbers for sandwiches or dehydrate herbs for your spices. Not only will you save some additional money in the winter, you'll also have a taste of summer in your meals.

## Tips

*Summer is right around the corner. Here are some tips on ways to have fun, but still stay on budget –*

- If a family vacation isn't in your budget plans this summer, consider a camping trip, even if it's just a tent set up in the backyard.
- Look for online deals for amusement parks and other attractions. They'll most likely be for weekdays, but that usually means less crowds.
- Check out your local library or municipality for different free summer time events.
- Turn regular activities into adventures – set up a scavenger hunt, plan a neighborhood parade, have picnics in the park...spending time with family and friends doesn't always have to mean spending a lot of money.



**Q:** How do credit report inquiries affect my credit?

**A:** When you pull your own credit it is considered a "soft" inquiry. Your credit report shows your personal and credit information and you have the right to view that any time you like. Pulling your own credit report has no effect on your score. If you apply for a car loan, credit card, mortgage, student loans, etc, then this would be considered a "hard" inquiry. Hard inquiries remain on your credit report for 2 years.

The more inquiries you have on your credit report, especially in a short amount of time, the more likely it is to lower your score. Keep in mind that when you apply for a car loan or a mortgage, the lender may check with a few different banks to get you the best possible interest rate. Each bank is typically considered one inquiry, but if all the inquiries are for the same thing and within a 30 day period, the total amount of inquiries should be viewed as one, regardless of how many banks the lender inquired with.

Since your credit report has vital "creditworthiness" information, it is recommended that you review this information yearly. You are entitled to a free credit report from each of the three credit bureaus (Experian, Equifax, and Trans Union) every 12 months. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228 to order.

# Checking Your Credit Report Annually

When was the last time you checked your credit report? Checking your credit report at least once a year is another good financial practice that should be made a habit.

All consumers are eligible for a free credit report from each of the three credit bureaus annually. The only truly free way to access your credit report is through the website, [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.

So what shows up on your credit report?

- Personal information
- All credit accounts
- Collection accounts
- Bankruptcy filings
- Unpaid tax liens
- Judgments
- Student loans
- Inquiries

According to the Consumer Financial Protection Bureau, one in four credit reports have a mistake on it, but there are ways to have the information corrected. First, contact the credit bureau in writing. Your letter should identify each item you are disputing. You should explain why the information is incorrect and you can request the information be corrected or deleted from the report. A sample dispute letter is available on the Federal Trade Commission website at [www.ftc.gov](http://www.ftc.gov).

With the letter, it is important to include copies of documents supporting your position. For example, if there's a debt on your credit report that is showing unpaid, but you have the canceled check or receipt showing you made the payment, include a copy of the documentation. It's also a good idea to include a copy of the credit report with the disputed items circled.

Credit bureaus are required to investigate the incorrect information,

usually within 30 days. Once the investigation is complete, the credit bureau must notify you in writing with the results and provide you with a free copy of your credit report if a change has been made.

If the bureau finds the information to be inaccurate, it must be removed from your credit report and it cannot be reported again. If you request it, the credit bureau must provide notice of the correction to anyone who received your credit report in the past six months. You can also have a corrected copy sent to anyone who received your credit report in the past two years for employment purposes.

Most correct negative information remains on your credit report for seven years. The seven years is calculated from the date of occurrence. The seven years should not be recalculated each time the debt is sold to a collection agency.

If you're in the process of paying off debts that are negatively affecting your credit report, be sure to safely store documentation that shows you are paying or have paid off the debt.

Everything on your credit report affects your credit score. Your credit score takes into account your payment history, amount of debt, length of credit history, new credit and types of credit. The biggest factor affecting your credit score is your payment history. Paying your bills on time and paying down your debt are the best things you can do to improve your credit score and credit rating.

## Resources

[www.annualcreditreport.com](http://www.annualcreditreport.com)

[www.advantageccs.org](http://www.advantageccs.org)

[www.ftc.gov](http://www.ftc.gov)

[www.myfico.com](http://www.myfico.com)

### The Advantage Challenge

*Advantage CCS challenges you to ...check your credit report! Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) and either check one or all three of the reports. Or consider a My Money Check Up session with Advantage CCS. After completing a counseling session and financial assessment you have the option to be enrolled in Experian's Free Credit Score for one year. It provides credit monitoring and monthly access to your credit report and score. Call 888-511-2227 for details.*

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