

THINK CRITICALLY

Handwrite your responses in the space below; 2 sentences each.

1. What is the purpose of a credit report? What kind of information does a credit report contain?
2. What is the purpose of a credit score? How can you find your credit score?
3. What can you do if you are denied credit?
4. How often can you see your credit report (without charge)? What Web site can you use to get a free credit report?
5. List the basic provisions of the Truth-in-Lending Act.
6. Explain the procedures for resolving errors under the Fair Credit Billing Act.
7. List the items that cannot be the basis for discrimination in the granting or denial of credit.
8. List some activities that the law does not allow in the collection of credit debts.
9. Describe three types of alternate dispute resolution.

