

# Empower Yourself to Informed Financial Decisions!

Amanda Clasen- Community Vitality Agent  
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According to a study by the Federal Trade Commission, one in five people have an error on at least one of their credit reports. The Fair Credit Reporting Act mandates that the three major credit reporting agencies provide consumers with a free copy of their credit report once a year. Despite this, the most recent data reveals that only one in three Kansans review their credit reports annually, with the state ranking among the lowest in the nation for regular credit report checks.



Credit plays a crucial role in managing our financial lives. It is used to achieve both long-term goals, such as financing higher education and purchasing a home, as well as shorter-term objectives. A credit report outlines an individual's credit history, and lenders, creditors, landlords, and utility companies rely on this information to make decisions regarding loans, credit limits, interest rates, security deposits, and even employment opportunities. Employers may also review credit reports when determining access to company credit cards for business expenses.

Regularly checking your credit report is an essential step in protecting against identity theft and ensuring your credit history remains accurate. Experts recommend that consumers check their credit reports at least once a year to stay informed.

K-State Research and Extension offers a free email program, *Check Your Credit*, designed to help you stay on top of your credit report. The program sends reminders three times a year—on February 2, June 6, and October 10—to encourage you to check your credit report. Participants will also receive periodic emails with valuable information on how to interpret their credit reports, correct errors, and leverage credit information to their advantage. Additionally, the program provides a tool to help you track the dates and credit bureaus you have reviewed.

Participation is free and registration is simple. Take a proactive step toward securing your financial future by signing up for K-State Research and Extension's *Check Your Credit* program today. To register for this program, visit <https://bit.ly/SouthwindCYC25>. For more information Community Vitality Agent Amanda Clasen at any Southwind District office or [amclasen@ksu.edu](mailto:amclasen@ksu.edu). We are here to support you as you work toward achieving financial well-being.