

CREDIT/DEBT RESOURCES

Credit Reporting Agencies

Experian (TRW)	1-888-397-3742
CSC-Equifax	1-800-685-1111 or 1-800-392-7816
TransUnion	1-800-916-8800 Ext #1

If you have been denied credit within 60 days any of the above agencies will give you a free credit report. Otherwise you may be charged a fee. Each agency needs a written, signed, request before they can send a report. Calling the above numbers will help you find out what information they require and the amount of the fee. There are offers on the Internet for free reports. Be sure you understand the consequences of obtaining a report in this manner. For example you may need to cancel a membership in 30 days or your credit card will be automatically billed.

Debt Repayment Phone Counselors

Consumer Counseling Credit	1-800-388-CCCS
Consolidated CC Services	1-800-728-3632
Money Management International	1-800-762-2271

Debt Repayment IN PERSON

Catholic Charities, Wausau WI 715-849-3322

Financial Counseling - Superior, Wis.

Comprehensive budget counseling is now available to those concerned about their financial situation or facing a family or individual crisis. Services provided include:

- One-on one budget counseling and financial assessment.
- Pre-filing bankruptcy counseling.
- Pre-discharge bankruptcy education.
- Credit report review, including optional access to tri-bureau reports with credit scores.
- Educational sessions for social service organizations, schools and community groups.
- "Get Checking" - a class designed to assist clients in qualifying for checking account service.
- Debt Management Program services to overextended or financially troubled clients.
- Counseling for seniors who are considering a reverse mortgage.

Inquiries and Scheduling for Superior: please call 888-577-2227.