

# Helpful Financial Resources

## Free Copy of your Annual Credit Report



- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.
- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

**Website:** <https://www.annualcreditreport.com/index.action>



## Your Student Loan Funding

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

**Website:** [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/)

## BUDGET CALCULATOR

A successful budget helps you decide how to best spend your money while avoiding or reducing debt. . Use the free budget worksheet listed below to see how your spending compares to this kind of budget.

**Website:** <https://www.nerdwallet.com/blog/finance/budget-worksheet/>

