



Taking Care of Your Credit

Your credit rating has an effect on almost everything you do these days. It affects the kind of car or house you can buy. It can raise the rates you pay on a mortgage or a credit card. It can even be the reason you don't get a job. If credit is this important, why don't people take better care of it?

In the last few months we have had several situations where clients have had their credit pulled to make a purchase only to find that there were unknown accounts listed in their name. In one instance, we had a father and son with the same first and last name but different middle names. When the son applied for a loan to buy a car, it showed two other car loans already in his name, so he was declined. It turned out these two car loans were his father's. It took some time to get this fixed. By checking your credit each year, you can avoid these types of problems.

A couple of years ago the federal government passed a law requiring each credit reporting agency to provide you with a free report each year. We think it is vital that you check your credit report each year. And you should check with the three

major companies—Equifax, Experian and Transunion. Each company has a website where you can go to request a copy of your report. Then you need to look for accounts that are no longer open and accounts that you do not recognize.

Because there are three major reporting agencies and you get one free report from each, we recommend that you request one every four months. For example, start with Transunion now, then Experian in October, and Equifax in April. Repeat this every year. It does not take long to review your credit report.

Below are the phone numbers and websites for each of the reporting agencies. If you have any questions please let us know. If you see anything on your report that you do not understand call the reporting agency. They have people who can help you.

- Equifax, 1-800-685-1111
www.equifax.com
- Experian, 1-888-397-3742
www.experian.com
- Transunion, 1-800-680-7289
www.transunion.com

Make the Connection Award

The Musuneggi Financial Group is proud to announce that our Senior Partner, Mary Grace Musuneggi, is a recipient of the *Make The Connection* award presented by the National Association of Women Business Owners. By a Proclamation of Pittsburgh City Council, sponsored by City Council President, Doug Shield, and by a Community Citation from Allegheny County Chief Executive, Dan Onorato, Mary Grace was recognized for her commitment to the community through her work with *Single Steps Strategies*.

The NAWBO annual *Make The Connection* awards luncheon was held this year on March 28 at the Hilton Hotel, to promote volunteerism and to recognize those who received awards for their service to the community from a variety of organizations throughout Allegheny County. Former Steeler great, Dwight White, was the Master of Ceremonies for the occasion.

Congratulations, Mary Grace!

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*Customized
Personalized
Comprehensive*

The Musuneggi Financial Group, LLC is a financial services group whose focus is planning and service. The integrity of our group is based on the philosophy that all financial advice should be in a client's best interest. We provide clients with an objective and independent approach to their planning needs.

We are able to choose from a broad array of financial resources. In doing so we take a holistic approach to a client's planning needs, bringing together new ideas, professional expertise and knowledge to work for the benefit of the client. We believe that our independent objectivity can mean a world of difference when planning for your future. Go to the "Our Services" section on our website to see how we can help you.



We're on the Web.
www.MFGplanners.com



Upcoming Events

SEPTEMBER 6

Estate Planning for Second Marriages

7 p.m. at our Single Steps
Strategies Workshop Center

OCTOBER 18

Friends Helping Friends Dinner

6:30 p.m. at Cafe Euro in
Mount Lebanon

OCTOBER 6

Single Steps Strategies Expo

9 a.m. at South Hills
Crowne Plaza

DECEMBER 14

Toys for Tots Toy Drive

10:00 a.m. at our Single Steps
Strategies Workshop Center

OCTOBER 11

A Man is Not a Plan

7 p.m. at our Single Steps
Strategies Workshop Center

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