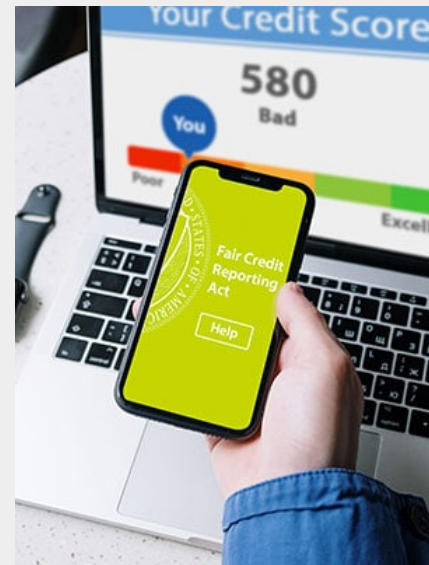


Financial Tips To Enhance Your Daily Life

Tip 1 Take Help of the Fair Credit Reporting Act to Fix the Misinformation of Your Credit Report



Sometimes we find misinformation on our credit report. In such a situation, we have to inform the credit bureaus to rectify the mistakes. To protect us from this kind of situation, we have The Fair Credit Reporting Act (FCRA). It is a federal act and it regulates credit reporting agencies. This act forces the credit bureaus to gather and distribute a fair and accurate report to the consumer.

This law is also applicable to the banks, credit unions, and agencies that sell medical records or check writing or rental history records, and the businesses that use the information on credit reports for hiring purposes. So, if you face anything like this, you can take advantage of this law.

Tip 2 Ask The Credit Bureaus To Remove The Civil Judgment & Tax Liens From Credit Report As It's Illegal

Judgments stay on the credit reports for seven years and it hurts your credit score. But, civil judgment and tax liens have no relation with your credit score. If and if you find these on your credit report, ask the respective credit bureaus to remove it. The three main credit bureaus Equifax, Experian, and TransUnion have already started working on removing new records of tax liens and civil judgments since 2017. But still, there're some errors. According to consumer advocates, these public records are not accurate and not properly updated. So, this can mislead the information. If you have seen anything like these on your credit report, take proper steps, and exclude it from your credit report.

Tip 3 Renew Your Individual Taxpayer Identification Number (ITIN) Now to File Your Tax Return

If you haven't used your Individual Taxpayer Identification Number (ITIN) for the last three consecutive years or issued before 2013, then you have to renew ITIN now to file your tax return. ITINs with middle digits 88 will be expired on December 31, 2020, along with that the middle digits 90, 91, 92, 94, 95, 96, 97, 98 or 99, that were assigned before 2013 and not renewed, will also expire at the end of the year. According to IRS report, more than 1 million ITIN will be expired by this end. If you're amongst them, renew your ITIN now. IRS is trying hard to inform ITIN holders about this and you will get all the related information from the informational materials (PDF), including flyers and fact sheets in seven different languages.

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FDCPA Violations? **Get help!**

Call Nick: 916-745-8104

- We can help you fight against abusive debt collectors
- We will help you get \$1000 for the damages and recover court costs

