

YOU and YOUR CREDIT: Further Resources¹

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To learn more, visit your local library or UF/IFAS Extension office and check out the following resources:

Bankrate, Credit Management, 2007 bankrate.com

Money Smart, Federal Deposit Insurance Commission, 2006 www.fdic.gov/consumers/consumer/moneysmart

Building a Better Credit Report, Federal Trade Commission, 2004 www.consumer.ftc.gov/blog/building-better-credit-report-20

Apps for Money Management

Prosper Daily

Prosper Daily has a special emphasis on fraud protection. This app allows people to monitor spending across multiple accounts, track credit score, and get goal alerts. Prosper Daily links to actual accounts with bank level security and has unique features to protect cards from fraud and unwanted charges.



Credits: [danielfela/istockphoto.com](https://www.istockphoto.com)

Mint

Mint is a powerful tool for households with complicated financial situations. Pull all your accounts, credit cards, and investments into one place to track spending, create a budget, and set spending and savings goals. You can receive tailored alerts via text or e-mail.

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Apps for Debt Elimination

PowerPay

PowerPay is only available on Apple devices. Designed by Utah State, PowerPay helps eliminate debt. This app is a powerful tool that can help people to learn how to become debt-free and save money by reducing interest costs.

ReadyForZero

ReadyForZero helps reduce debt while tracking your credit score. This app provides reminders and notifications as well as rewards for progress to help keep you motivated and on track.

Apps for Credit Monitoring

Credit Karma

Access your free TransRisk score from Transunion weekly. Receive feedback on how to improve each category that affects your credit as well as alerts from Transunion.

Credit Sesame

Access your free Experian National Equivalency score weekly. There are special features for homeowners and student borrowers. Bank level encryption ensures your information is secure.