
# Credit Counseling & Education

*Exclusively available with the dual LegalShield & IDShield Plan*

Our Identity Theft Specialists will provide one-on-one education to help you understand your credit rating and actions that are likely to have an impact on your credit score.

**By combining legal plan credit benefits with IDShield credit counseling and education benefits, members receive full-service support for credit related matters.** With this full-service credit approach, we review your expenditures to help identify unnecessary spending habits that could negatively affect your credit rating. By analyzing payments, we can help trim the fat that could lead to a bad credit rating.

## Receive counseling on:

**Debt management -** Offer education on healthy debt management and how to follow a spending plan.

**Financial budgeting -** Provide information to assist customers in creating a budget.

**Actions that impact your credit rating -** Educate on actions that can impact credit ratings, understanding those ratings and how they can influence interest rates.

**Identity Theft Risk Management -** Guidance on how to mitigate the risks of identity theft. Including how to block unwanted calls and texts, awareness of circulating scams, ploys to gain access to personal information and phishing awareness.

**How to build credit -** Share tips on how to build a strong credit file such as keeping a low balance, paying on time and maintaining a low credit ratio.

**Mortgage Risks and Education -** Guidance on understanding the various loan terms, interest rates and how your credit plays into the overall process.

**Reviewing suspicious activity -** Assistance in reviewing any suspicious activity reported by the service with coaching and education on how to determine the difference between legitimate and suspicious activity.

**How collections and inquiries affect credit reports -** Credit activity can impact a consumer's score in a positive or negative way. For example, hard inquiries and collections will decrease your score by as little as 5 points and up to 110 points. We will educate consumers on best practices when applying for credit to limit any negative impacts.

And much more!

**For more information, please contact:** Alicia Ward | 817.607.8868 | alicia@aliciaward.com