

## **Give me some credit**

Give me some credit. Often this phrase refers to the type of faith one person would give another regarding their behavior. When it comes to credit companies, they ironically don't have any faith in the consumer. Let me explain.

You must be especially meticulous with your bills while traveling. If you accidentally overlook or miss paying some of your bills while traveling, you may end up paying for it for years to come as Cindy explains.

When Cindy decided to take a long assignment in California, she decided to change banks to make her life easier. She thought all the checks had cleared on her old bank account. Little did she know that she had written 2 checks in the past at Home Depot and Walmart that still had not cleared the bank. Since she was in a new address, she doesn't remember receiving any notices regarding this incident. Unknowingly, the checks bounced and the accounts went on to collections. It wasn't until a few years later, when Cindy went to buy a home that she discovered her credit rating had dropped and that she owed money and late fees to more than one collection company. She had always been one to pay her bills on time.

Cindy promptly paid off the old debts and thought things would clear up in a couple of months. However, she soon discovered that her credit rating wasn't only damaged, but it continued to drop. The collection companies claimed they informed the better business bureau of the payment, but the bureau hadn't reported it. The collection companies were "very rude", she said. "No matter what, they had no sympathy for my situation. They wouldn't provide anything in writing so I could prove my payment to the bureau. They treated me as though I was trying to pull something over on them. Yet, I was actually trying to follow the rules and pay my debts. The credit company wouldn't give me any credit so to speak."

It all finally worked out for Cindy after a long and grueling process. During times of constant change, keeping track of your responsibilities can take on a new challenge. Make sure to keep extra notes and be more detailed than before. You could save yourself a lot of grief later. You may not be able to avoid every difficulty, but you can at least decrease the odds. Don't assume that all your mail will instantly get forwarded or that your relative won't lose an envelope or two.