



Who's Looking At Your Credit History?

(NAPSA)—Gone are the days of your credit history only affecting your chances of getting a beneficial interest rate on a home or auto loan.

Today, how you've managed your financial affairs in the past can impact your future in ways that you've probably never before considered.

From wireless services providers who want to make sure the discount they give you on your new smart phone is justified by the monthly fees you'll pay over the term of your contract, to employers seeking assurance that you're likely to serve as a responsible and trusted member of their organization, your credit history has become a critical assessment tool.

Take landlords, for instance. Landlords want responsible tenants. They incur expenses to fix up an apartment or home before you move in, after you move out and maintain it while you're there. They don't want to chase you down for your monthly rent, charge you late fees or take you to court if you walk away from your lease commitment.

Result? Renters check your credit history.

The prevalence of data breaches and fraud have made U.S. consumers increasingly wary of providing personal information to third parties such as landlords. Not surprisingly, services are springing up to address these concerns. Web site www.mysmartmove.com, for example, provided by TransUnion, offers an innovative solution.

The site enables renters to have their backgrounds checked without landlords ever seeing personal identifying information such as Social Security or bank account numbers and without any nega-



The way you manage your finances can affect your ability to land a job, rent an apartment or get credit.

tive impact to the renter's credit score. The entire process for both landlords, who enroll for the service and are charged a standard fee for each renter they "check," and the renter for whom the service is free, is conducted quickly and efficiently right online.

"With so much riding on it these days and with fraud so pervasive, you owe it to yourself to know what your credit reports say about you at any point in time," says Lucy Duni of www.TrueCredit.com, which provides subscription credit-monitoring services that feature e-mail alerts designed to help consumers detect signs of fraud.

Bottom line? The handwriting is on the wall. Your credit history and other relevant information about your past finances are likely to become even more widely utilized for decision making in the years ahead. And, like it or not, the key to healthy finances is you. The sooner you accept these facts and seek out the right tools to help you succeed, the better off you'll be down the road when you put yourself out there to be scrutinized.