Improving your credit score take time but it is not hard to do. Here are the steps you can take to get a better score.

1. Figure out where you stand

Before you begin do-it-yourself credit repair, you’ll want to get copies of your full credit reports from all three bureaus (Experian, TransUnion, and Equifax). You can get your reports truly free, once a year, at www.annualcreditreport.com or by calling 1-877-322-8228. Other websites may claim to offer free reports, but the Federal Trade Commission (FTC) warns that these offers are often deceptive. You can also try free credit score tracking apps Credit Karma or Credit Sesame to get a sense of where you stand. Credit scores range from 300 to 850. A score of between 700 and 740, depending on the scoring method used, is considered “good credit” and usually enough to qualify you for the best credit cards, auto loans and lowest mortgage rates.

2. If you find errors, dispute them

The next step in credit repair is to dispute incorrect information on your credit report. Errors aren’t common, but they happen. Of course, sometimes bad credit is just your fault. You shouldn’t try to argue accurate information, but if you do see errors—even small ones—it’s worth cleaning them up. Here’s how:

Once you have the copy of your full credit report in hand, check your identity information (Social Security number, spelling of your name and address), and credit history. Review the list of credit cards, outstanding debts, and major purchases. If you see any mistakes or questionable items, make a copy of the report and highlight the error. Next, gather any information that you have to back you up, such as bank account statements, and make copies of these as well. This is important! The credit bureaus won’t do anything without proof. Write a letter to the specific credit reporting agency that shows the falsehood, whether it is Experian, Equifax, or TransUnion. Explain the mistake and include a copy of the highlighted report along with your documentation. Although certain bureaus now let you submit disputes online, it’s not a bad idea to send this letter by certified mail and keep

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Shelly recently accomplished the following activities:

- Shelly presented at the Extension Professional Associations of Florida conference on “The life aquatic – the Florida Master Naturalist new marine habitat restoration course”
- Shelly and a team of Florida Sea Grant agents held a virtual workshop on Marine Fisheries Regulations and Management for law enforcement, state and federal state park staff and volunteers, and formal educators. Shelly presented on barotrauma mitigation and her talk will be featured in the College of the Florida Keys course on marine policy and regulations, Spring 2022.
- Shelly continues to lead the Florida Coral Disease Response Communication and Outreach team and the Leadership team approved our communications plan developed from a series of technical workshops last May. Link to FWC Gone Coastal article: https://content.govdelivery.com/accounts/FLFFWCC/bulletins/2f468cc

The Environmental Horticulture Program and Master Gardener Volunteers remain dedicated to helping you with your plant related questions.

CALL OUR OFFICE: (305)292-4501
EMAIL YOUR QUESTIONS TO: mastergardener@monroecounty-fl.gov
Please include a detailed description of the problem and photos if available

VISIT OUR OFFICE: Email Monroe@ifas.ufl.edu or Call (305)292-4501 to schedule an appointment
FACEBOOK PAGE: Visit our Facebook page for updates, requests, information and so much more! https://www.facebook.com/MonroeCountyExtension

Michelle Leonard-Mularz
UF/IFAS Environmental Horticulture Agent

Michelle recently accomplished the following activities:

- Michelle is working with the state Florida Friendly Landscaping office and Key Colony Beach on a demonstration landscape for the new city facility that is being built and a landscape design for the entrance of Key Colony Beach. The city is trying to convert all of its properties to Florida Friendly.
- Michelle attended the Florida State Horticultural Society's Annual Conference in Daytona Beach and presented on various projects and studies being conducted throughout the Keys: Pilot Study to Evaluate Sargassum Compost for Soil Amendment Potential, Going Beyond the Grant for Community, Educational, and Volunteer Engagement, and An Introduction to a Breadfruit Grove in Big Pine Key, FL. Michelle is the Vice President for the Ornamental, Garden, and Landscape Section for 2022.
- Key West garden club members and Master Gardener Volunteers removed about 250 pounds of snake plant from their grounds. Snake plant is a very aggressive invasive plant that spreads by seed, underground rhizomes, and also by leaf segments. It forms dense impenetrable thickets. It will quickly displace native vegetation. Digging and/or hand pulling is the best method to control, but all leaf segments and rhizomes should be bagged and removed to prevent further spread.

Be sure to “Like” us on Facebook and follow us on Twitter and Instagram!
To start, review your tax returns for the past two years to get a sense of how much money you actually take home in a year. To estimate your monthly spending habits for other expenses (rent or mortgage, car payments, and health insurance) from your current income. Subtract your regular monthly expenses from your take-home income, of what you can spend in each of the different categories of expenses. For example, if you tend to spend $400 a month on groceries, try to stick to $300 a month on groceries by making changes like buying generic brands, using coupons, and resisting impulse purchases.

Next, estimate your monthly spending habits for other expenses such as gas, groceries and entertainment. Create a limit, based on your income, of what you can spend in each of the different categories of expenses. For example, if you tend to spend $400 a month on groceries, try to stick to $300 a month on groceries by making changes like buying generic brands, using coupons, and resisting impulse purchases.

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a copy for yourself. The reporting agency has 30 days from the receipt of your letter to respond. The Federal Trade Commission provides advice on contacting the credit bureaus about discrepancies. Here are the contact numbers and web sites for the three credit bureaus:

- TransUnion: 1-800-916-8800 – www.transunion.com

3. Stop the bleeding

Once you deal with any errors on your credit report, it’s time to ensure you’re not still spending more than you can afford each month. Why is this so important? It’s because there are only three simple things to do to repair bad credit:

1. Pay all of your bills on time
2. Pay down debt (especially credit card debt)
3. Avoid applying for credit

But before you can do these things, you need to make sure you’re not spending more than you earn—you need a budget. To start, review your tax returns for the past two years to get a sense of how much money you actually take home in a year. Subtract your regular monthly expenses (rent or mortgage, car payments, and home, car and health insurance) from your current income.

Next, estimate your monthly spending habits for other expenses such as gas, groceries and entertainment. Create a limit, based on your income, of what you can spend in each of the different categories of expenses. For example, if you tend to spend $400 a month on groceries, try to stick to $300 a month on groceries by making changes like buying generic brands, using coupons, and resisting impulse purchases.

4. Pay all bills on time going forward

If you want to fix bad credit, you need to start paying all of your monthly bills on time, period! If you’re behind on any bill, get caught up as soon as you can. On-time payments are the single most important factor to your credit score. Simply put, your credit won’t improve until you can consistently pay every bill on time. One downside of this is that you don’t get credit for basic bills like your monthly phone and utilities.

5. Pay down credit card balances

Take charge of your credit cards by paying down their balances. If you have any outstanding balances, make room in your budget to pay down these debts bit by bit, every month until they are gone. Know your credit limits and make every effort to stay well under the maximum when charging items. That’s because credit bureaus analyze your debt load as a ratio. If you charge $500 on a card which has a $1,500 limit, you’ve used 33%, which is better for your credit score than charging the same amount on a card which has a $1,000 limit (50%), both of which are better than being maxed out (100%). Pay these credit cards down, but don’t cancel them. The total amount of available credit affects your score, even if you owe nothing.

6. Don’t apply for new credit

Finally, resist the temptation to open a new credit card, even when a store offers a discount on your purchase for doing so. Each time you apply for credit is listed on your credit report as a “hard inquiry” and if you have too many within two years, your credit score will suffer. In general, a consumer with good credit can apply for credit a few times each year before it begins to affect their credit score. If you’re already starting with below-average credit, however, these inquiries may have more of an impact on your score and delay your ultimate goal of watching your credit score climb.

Working on these things now will ensure that you have good credit in the future.
2021 PEANUT BUTTER CHALLENGE

Donate unopened jars of peanut butter to the locations listed below from now until Nov. 24th.

The Florida Peanut Producers Association and Florida Peanut Federation will match our donations!

All peanut butter donations will go to our local food pantries to help feed families in need.

DROP OFF LOCATIONS

Key West Gato Building  Suite 2-260
Marathon Govt. Center  Suite 400
Murray Nelson Govt. Center  Suite 244

Questions? please call (305)292-4501

UF/IFAS/MCES QUARTERLY CONTACTS

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Looking to learn about climate change?

The University of Florida, IFAS Extension and Florida Sea Grant have created three programs to help Floridians’ learn and make decisions about our changing climate.

For more information follow the link below:

https://sites.google.com/ufl.edu/climatesmartflorida/home