

The Communicator

www.agls.uidaho.edu/fcs

May 2007

Director

Applause, Applause! Awards, Kudos, and Congratulations	1
Save the MRDS Dates!	1
Dr. May Chae Joins FCS Faculty	1
FCS Degrees Conferred during Spring 2007 Commencement	2
StrongWomen Training	2

Food Safety

Public Response to September 2006 Spinach Recall	3
WSJ Food Safety Poll: Consumers Thoughts about Food Safety	4
New Product: Emergency Hot Meals	4

Family Development

Alcohol Abuse Remains the Leading Substance Abuse Problem in Rural America	5
Social Networking Sites and American Trends	6

Nutrition Education

Farewell 5-A-Day, Will More Matter?	7
Three Simple Steps to Eating More Fruits and Vegetables	8

Family Economics

<i>Credit Cents</i> Curriculum Now Available	9
Access to Free Credit Reports	9
A Warning about "Imposter" Websites	9
Late Bill Payments Affect Your Credit History	10

Contact

Debra Rumford drumford@uidaho.edu to
be on the listserve or for address correction.



University of Idaho
Extension

School of Family & Consumer Sciences

Applause, Applause! Awards, Kudos, and Congratulations

We've always known that the students, faculty, staff and alums of the Margaret Ritchie School of Family and Consumer Sciences were outstanding. It is especially rewarding when others recognize this as well. Kudos to our recent award recipients:

CALS Awards Banquet

Capital Press Outstanding Junior in Agricultural and Life Sciences: Chris Chandler, FCS Dietetics major. Chris has served as the co-chair of the UI Academic War on Hunger. He was recently awarded the \$7,500 Goldwater Scholarship.

Ann Stephens and Rhea Lanting were recognized as CALS Distinguished Alumnae. Ann Stephens, Associate Director of the Idaho Division of Professional/Technical Education, was the 2006 FCS Honorary Alumna. Rhea Lanting is FCS Extension Educator in District III.

National Award

Laila Cornwall was selected to receive a Treva C. Kintner Scholarship in the amount of fifteen hundred dollars (\$1,500) from Phi Upsilon Omicron, a National Honor Society in Family and Consumer Sciences.

Save the MRDS Dates!

Under the leadership of Harriet Shaklee and Lindsey Shirley, plans are progressing quite well for the 2007 Margaret Ritchie Distinguished Speaker Series. Dean June Henton will be our speaker. Henton is the Dean of the College of Human Sciences at Auburn University and launched the first University Academic War on Hunger in conjunction with the World Food Program.

Dean Henton will make three presentations while she is in Moscow, October 18-20. On Thursday evening she will present to the Moscow/Pullman community and on Friday she will present to the University community. FCS students will have an



Director



Nancy Wanamaker
Director
Family and Consumer Sciences
University of Idaho
Moscow, ID 83844-3183
nancyw@uidaho.edu

opportunity to visit with Dean Henton at a reception held in her honor.

On Saturday Dean Henton will be the speaker at the FCS Alumni Brunch tentatively scheduled in the Student Union Building on the Moscow campus. Be sure to mark your calendar and plan to join us for this exciting MRDS Series.

Dr. May Chae Joins FCS Faculty

Dr. May Chae has accepted an academic year, tenure track position in Clothing, Textiles, and Design with the Margaret Ritchie School of Family and Consumer Sciences. She will begin her appointment on August 13.

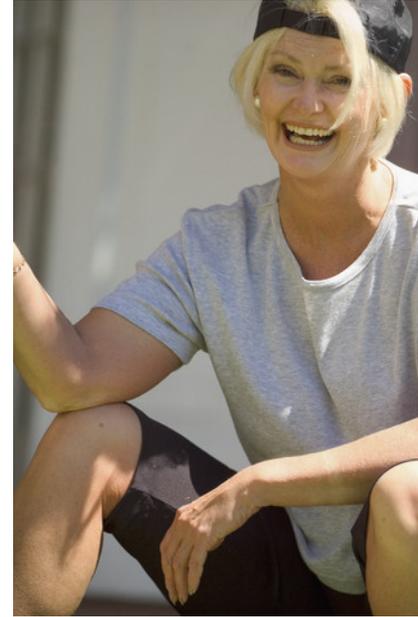
Dr. Chae comes to us from Virginia Tech where she recently completed a PhD degree in clothing and textiles with an emphasis on apparel design. She has background in technical and computer aided design and has served as teaching assistant in courses covering fashion illustration, flat pattern making, fit, and assembly.

Dr. Chae has conducted research on an assessment of women's tennis wear and the development of a conceptual framework for identifying design criteria and regulatory needs. We look forward to Dr. Chae joining the FCS Faculty.



FCS Degrees Conferred during Spring 2007 Commencement

Forty-nine FCS degrees were conferred during the spring 2007 commencement ceremonies. Four students were graduated with degrees in Early Childhood Development and Education, a joint degree offered between CALS and the College of Education. Forty-five BS degrees in FCS were awarded among three majors. Fifteen students earned degrees in the Child, Family and Consumer Studies major. Nine students were graduated in Clothing, Textiles and Design. Fifteen students completed the program in Food and Nutrition.



StrongWomen Training

StrongWomen is a national fitness and nutrition program for women. It helps participants increase strength, bone density, balance, and energy. Currently Marsha Lockard is the only FCS Educator in the state of Idaho certified to teach StrongWomen classes.

Shirley Perryman, CSU faculty member and Tufts Trainer, provided one day StrongWomen training in Moscow on May 15 to 19 UI faculty and 2 WSU educators. Several UI faculty were awarded Haberly professional development funding to attend the training and purchase equipment to be used in the District.

Registration included the StrongWomen Toolkit, a manual that includes all information needed to safely promote, start, implement, and maintain the StrongWomen programs. Exercise demonstrations, practice, and breakout sessions for attendees provided opportunities to learn the exercises as well as how to teach them to participants.

We look forward to more StrongWomen classes offered in each District.



Public Response to September 2006 Spinach Recall

Researchers at the Food Policy Institute (FPI) at Rutgers University used the extensively publicized nationwide recall of spinach during September 14 to 22, 2006 (due to *Escherichia coli* O157:H7 contamination) to study the US food recall system. The 21-page report of this study is available at FPI's website, <http://foodpolicyinstitute.org>, and some highlights of the findings are below.

The researchers interviewed a nationally representative sample of 1,200 Americans by telephone from November 8 to 29, 2006, about the spinach recall.

- **Most Had Heard.** Eighty-seven percent of Americans heard FDA's main message to consumers warning that bagged fresh spinach had been contaminated and should not be eaten. Eighty-four percent of those who had heard about the recall said that they had also talked about it with others.
- **Most Stopped Eating Spinach, But Some Did Not.** The majority of consumers did stop eating spinach because of the recall. However, 13 percent of those who ate spinach before the recall reported that they ate fresh spinach during the recall, and nearly three-quarters (74%) of them knew about the recall at the time.
- **Confusion Over Form of Spinach.** Ninety-five percent of those who had heard about the recall knew that bagged fresh spinach had been recalled, only 68 percent knew that loose fresh spinach was also part of the recall. However, they were confused about the safety of frozen and canned spinach during the recall, as only 57 and 71 percent, respectively, knew they were not affected by the recall.
- **Recall Details Not Well Known.** Only 52 percent knew that the contaminated spinach had been grown in California, and only 52 percent



Food Safety



Sandra M. McCurdy
Extension Food Safety Specialist
Family and Consumer Sciences
University of Idaho
Moscow, ID 83844-3183
smccurdy@uidaho.edu

could identify *E. coli* as the contaminant that made people ill.

- **Lack of Knowledge about Symptoms.** Eighty-seven percent of Americans correctly recognized that abdominal cramps are a common symptom of *E. coli* infection, but only 64 percent correctly recognized the key symptom, bloody diarrhea. Instead, Americans were more likely to incorrectly associate the symptoms of nausea (88%) and vomiting (87%) with an *E. coli* infection. And, though not generally associated with *E. coli* infections, 77 percent identified fever as a symptom, and 22 percent reported that rashes were a symptom, despite the fact that rashes are not commonly associated with any foodborne illness.
- **Perception of Other Products Affected.** 18 percent of those aware of the recall said they stopped buying other bagged produce because of the spinach recall. Forty-eight percent reported that the spinach recall caused them to wash their food more thoroughly.
- **End of Recall Not Clear.** While almost all Americans got the initial message that they should not eat fresh spinach, many fewer got the message that it was safe to eat it again. In November 2006, 13 percent believed that the recall was still in effect, and 18 percent said they did not know if it was still ongoing.

- **Confidence in Spinach.** In November 2006, 44 percent of spinach-eaters who knew about the recall said that they were already eating spinach again and 47 percent said they may go back to eating spinach within the next several months. Most Americans view their likelihood of getting sick from eating spinach as lower after the recall than during or even prior to the recall. Nonetheless, 5 percent of spinach-eaters who were aware of the recall said that they will never go back to eating spinach.

The study suggests the main public health goal of the recall was met, but that fewer Americans were aware of important details related to the recall.

Source: "Rutgers Survey Examines Public Responses to the Recent Spinach Recall," *Rutgers News*, February 5, 2007, <http://njaes.rutgers.edu/news/release.asp?n=468>; CL Cuite, SC Condry, ML Nucci & WK Hallman, "Public Response to the Contaminated Spinach Recall of 2006," Rutgers University Food Policy Institute, February 5, 2007, <http://foodpolicyinstitute.org>.

Key words: food safety, vegetables, food industry.

WSJ Food Safety Poll: Consumers Thoughts about Food Safety

One month after the Rutgers Food Policy Institute phone survey (previous article), the *Wall Street Journal* Online/Harris Interactive Healthcare Poll conducted an online survey of 2,041 consumers, asking them about food safety. Over one in 10 adults surveyed said they or someone in their household have gotten sick from food they bought at the supermarket, a restaurant or elsewhere, but only a third of those reported the incident. As with the Rutgers poll, most US adults reported following food safety warnings to some degree, indicating that food safety warning outreach campaigns to consumers are reasonably effective. Some of the specific results are shown below:

Food-Related Illnesses: "In the past year, have you or has anyone in your household gotten sick from food that you bought at a supermarket, restaurant, or some other place?"

- | | |
|-------------------------|-----|
| • Yes, someone got sick | 13% |
| • No, no one got sick | 87% |

Reporting Food-Related Illnesses: "At the time did you do any of the following?" (Asked of 13% of sample reporting illness.)

- | | |
|---|-----|
| • Report this to the place where the food was purchased | 20% |
| • See or talk to your doctor about it | 17% |
| • Report this to the local government agency | 4% |
| • None of these (did not report) | 65% |

Setting Rules for Food Handling, Production, and Packaging: "Who do you think should be primarily responsible for setting the rules for food handling, production, and packaging in order to ensure the safety of these products?"

- | | |
|---|----|
| • Food and Drug Administration | 58 |
| • Local departments of health | 12 |
| • Food companies | 12 |
| • Restaurants, stores that sell food products | 5 |
| • Not sure | 9 |

Source: "Food Safety Warnings Receive Attention from the General Public; But Few Report Food-Related Illnesses to Governing Agencies or Food Providers," WATE News 6, Knoxville, TN, <http://www.wate.com/global/story.asp?s=5898450&ClientType=printable> (From PR Newswire).

Key words: food safety, consumers.

New Product: Emergency Hot Meals

The Wornick Company of Cincinnati has introduced a shelf-stable emergency meal kit that includes technology to heat it. Each kit includes a 10.5 oz., pre-cooked entrée in a bowl along with 8.45-oz. of purified water, an energy bar, dessert, condiments, utensils, a clean-up kit and a self heating ThermoPouch unit that heats the entrée in 10 minutes using a saltwater activator. No refrigeration or electricity is needed. There are 9 varieties: Chili with Beans, Green Pepper Beef Steak, Beef Stew, Cheese Tortellini, Chicken & Dumplings, Macaroni & Cheese, Chicken Teriyaki with Rice, Glazed Chicken and Vegetables, and Apple & Cinnamon Oatmeal. The website price is \$7.24 per meal.



Source: <http://www.geteversafe.com>.

Key words: emergency preparedness, foods.

Alcohol Abuse Remains the Leading Substance Abuse Problem in Rural America

Although media reports have declared that rural America is facing a methamphetamine crisis, alcohol abuse remains a far more prevalent problem in small towns and rural areas of the country.

A recent report from The Carsey Institute at the University of New Hampshire shows that alcohol abuse in rural America exceeds illicit drug abuse and that excessive drinking is a serious problem among rural youth, particularly in homes where parents are absent.

The report also confirms that the abuse of stimulants, including methamphetamine (or “meth”) is high among certain rural populations, particularly among the rural unemployed.

“Alcohol abuse remains the most serious substance abuse issue in rural America, particularly among youths and young adults,” says Karen Van Gundy, an assistant professor of sociology at the University of New Hampshire, who wrote the report. “But we are also seeing some troubling patterns of methamphetamine and other stimulant abuse. Policymakers should find ways to provide comprehensive treatment—for alcohol as well as meth and other drug abuse.”

The report is based on several national studies, including the 2003 National Survey on Drug Use and Health, which was sponsored by the federal Substance Abuse and Mental Health Services Administration.

The report finds that in small towns and rural areas:

- Young adults show the highest rates of alcohol and illicit drug abuse. Twenty-two percent of young adult men have an alcohol abuse problem compared to 12 percent of young adult women. Nine percent of young adult men have a drug abuse problem compared to 6 percent of young adult women.
- Substance abuse rates for African Americans are consistently low and Native American rates are consistently high.
- Less educated young adults are more likely to have an illicit drug abuse problem.



Family Development

Harriet Shaklee
Extension Family Development Specialist
Family and Consumer Sciences
University of Idaho—Boise
322 E Front St., Suite 180
Boise, ID 83702-7364
hshaklee@uidaho.edu



- Native American youth are the only group in rural America that are equally as likely to abuse drugs as alcohol.

While only tentative conclusions can be drawn about meth abuse specifically, data about the abuse of all stimulants, including meth, suggest that there might be a unique pattern of meth abuse in rural and small town America.

The report shows that adults ages 26 and older in rural areas abuse stimulants at higher rates than adults in urban areas. And stimulant abuse among the unemployed in rural America is seven times that of the urban unemployed.

The report finds that it is critical to increase alcohol abuse treatment services, especially among rural youth, noting that states with the highest rates of youth alcohol abuse have the greatest unmet need for alcohol treatment. Rural residents frequently must travel great distances and wait for months to be treated at the few, widely-spaced and understaffed hospitals and health facilities available to them.

The report also calls for new approaches to deal with the unique meth problem in rural America. Because the drug is inexpensive and simple to make, rural America has become vulnerable to meth abuse problems, especially in chronically poor areas. New interventions geared to rural areas must be implemented, the report finds.

The report, "Substance Abuse in Rural and Small Town America," is part of a series of Carsey Institute policy reports on topics concerning rural America.

Source: <http://www.carseyinstitute.unh.edu>.

Key words: substance abuse, rural, young adults.

Social Networking Sites and American Trends

More than half (55%) of all of online American youths ages 12-17 use online social networking sites, according to a new national survey of teenagers conducted by the Pew Internet & American Life Project.

The survey also finds that older teens, particularly girls, are more likely to use these sites. For girls, social networking sites are primarily places to reinforce pre-existing friendships; for boys, the networks also provide opportunities for flirting and making new friends.

A social networking site is an online place where a user can create a profile and build a personal network that connects him or her to other users. In the past five years, such sites have rocketed from a niche activity into a phenomenon that engages tens of millions of internet users. The explosive growth in the popularity of these sites has generated concerns among some parents, school officials, and government leaders about the potential risks posed to young people when personal information is made available in such a public setting.

The data memo, written by Senior Research Specialists Amanda Lenhart and Mary Madden, is based on a survey conducted by telephone from October 23 through November 19, 2006 among a national sample of 935 youths ages 12 to 17. The survey asked about the ways that teenagers use social networking sites and their reasons for doing so. Among the key findings:

- 55% of online teens have created a personal profile online, and 55% have used social networking sites like MySpace or Facebook.
- 66% of teens who have created a profile say that their profile is not visible to all internet users.

- 48% of teens visit social networking websites daily or more often; 26% visit once a day, 22% visit several times a day.
- Older girls ages 15-17 are more likely to have used social networking sites and created online profiles; 70% of older girls have used an online social network compared with 54% of older boys, and 70% of older girls have created an online profile, while only 57% of older boys have done so.

"There is a widespread notion that every American teenager is using social networks, and that they're plastering personal information over their profiles for anyone and everyone to read," says Amanda Lenhart. "These findings add nuance to that story—not every teenager is using a social networking website, and of those that do, more than half of them have in some way restricted access to their profile."

Teens say social networking sites help them manage their friendships:

- 91% of all social networking teens say they use the sites to stay in touch with friends they see frequently, while 82% use the sites to stay in touch with friends they rarely see in person.
- 72% of all social networking teens use the sites to make plans with friends; 49% use the sites to make new friends.
- Older boys who use social networking sites (ages 15-17) are more likely than girls of the same age to say that they use social networking sites to make new friends (60% vs. 46%).
- Just 17% of all social networking teens say they use the sites to flirt.
- Older boys who use social networking sites are more than twice as likely as older girls to say they use the sites to flirt; 29% report this compared with just 13% of older girls.

"Both boys and girls rely on social networks to keep close tabs on their current friends, but older boys are much more likely to use them to meet new friends and flirt in the comfort of an online environment," says Mary Madden. "Older boys are really the ones taking advantage of the true 'networking' features afforded by the sites."

Source: www.pewinternet.org.

Key words: youth, internet.

Farewell 5-A-Day, Will More Matter?

On March 19, 2007, the Produce for Better Health Foundation (PBH) and the Centers for Disease Control and Prevention (CDC) unveiled a new public health initiative, *Fruits & Veggies—More Matters™*. This replaced the 15-year-old “5-A-Day for Better Health” program.

Why the change? There are two main reasons. The first is that the “5-A-Day” program has not been effective in getting Americans to eat more fruits and vegetables. National data in 2005 collected from over 300,000 adults answering a telephone survey showed that 27 percent ate vegetables three or more times a day and 33 percent ate fruit two or more times a day. In addition, researchers at The Produce for Better Health Foundation found that moms know their families should be consuming more fruits and vegetables, but they don’t know how to work more of them into their diets. Elizabeth Pivonka, president of the Produce for Better Health Foundation stated, “They told us that they didn’t want to be lectured to or made to feel guilty or scared into eating more fruits and vegetables. They wanted help and ideas on how to do what they already know that they should do.”

The second reason is that the new *Fruits and Veggies—More Matters* brand was developed to be consistent with the latest 2005 Dietary Guidelines for Americans. The fruit and vegetable recommendations are based on an individual’s calorie needs and can range from 4 to 13 servings, which is 2 cups to 6.5 cups per day.

The *Fruits & Veggies—More Matters™* website has been specifically designed to be informative and interactive. Listed below are the various components of the website and what information they contain:

- Why Fruits and Vegetables: contains information about nutrition, storage, diet, and exercise.
- Planning and Shopping: how to tips on selecting the best fruits and vegetables and how to save money.
- Cooking: recipes and tips on how to eat fruits and vegetables from morning to midnight.



Nutrition Education

Martha Raidl
Extension Nutrition Education Specialist
Family and Consumer Sciences
University of Idaho—Boise
322 E Front St., Suite 180
Boise, ID 83702-7364
mraidl@uidaho.edu



- Get Kids Involved: this includes tips on kid friendly recipes, getting them involved with grocery shopping, and planning, and a fun super-market scavenger hunt.
- Mom2Mom: asks participants to post their healthy eating tips on a message board or post a question and ask for input.
- Healthy Resources: There are also several English and Spanish brochures that are available for people to download from the Centers for Disease Control and Prevention (CDC).
 - *Why do Fruits & Vegetables Matter to Men?*
 - *Three Simple Steps to Eating More Fruits & Vegetables*
 - *Choose Smart—Choose Healthy (for women)*
 - *How Many Fruits & Vegetables Do You Need?*
 - *Cuántas frutas y verduras necesitas tu?*
 - *Como mas frutas y verduras en tres simples pasos*

The second page of this article contains some of the information and graphics from the *Three Simple Steps to Eating More Fruits & Vegetables* brochure.

Source: www.fruitsandveggiesmorematters.org.
MMWR Weekly, Fruit and Vegetable Consumption Among Adults—United States, 2005, March 16, 2007/56(10):213-217.

Key words: fruits, vegetables.

Three Simple Steps to Eating More Fruits and Vegetables

Eating a variety of fruits and vegetables every day is healthy for you. They have vitamins and minerals that can help protect your health. Most are also lower in calories and higher in fiber than other foods. As part of a healthy diet, eating fruits and vegetables instead of high-fat foods may make it easier to control your weight.

1 Find out how many fruits and vegetables you need to eat every day.

Women

AGE	FRUITS	VEGETABLES
19-30	2 cups	2½ cups
31-50	1½ cups	2½ cups
51+	1½ cups	2 cups



Men

AGE	FRUITS	VEGETABLES
19-50	2 cups	3 cups
51+	2 cups	2½ cups



Girls

AGE	FRUITS	VEGETABLES
2-3	1 cup	1 cup
4-8	1 cup	1½ cups
9-13	1½ cups	2 cups
14-18	1½ cups	2½ cups



Boys

AGE	FRUITS	VEGETABLES
2-3	1 cup	1 cup
4-8	1½ cups	1½ cups
9-13	1½ cups	2½ cups
14-18	2 cups	3 cups



These amounts are for less active people. To see the amounts needed by more active people, visit 5aday.gov.

2 Learn what 1 cup and 1/2 a cup look like.

EACH COUNTS AS 1 CUP	EACH COUNTS AS 1/2 CUP
 1 large orange  1 large ear of corn  1 large sweet potato	 16 grapes  6 baby carrots  4 large strawberries

3 See how you can add fruits and vegetables into your day as part of a healthy diet.

BREAKFAST	Add some fruit to your cereal. 
SNACK	Grab a piece of fruit. 
LUNCH	Eat a big salad. 
SNACK	Choose raw vegetables as an afternoon snack.   
DINNER	Have two vegetables with dinner and eat fruit for dessert.  

Source: <http://5aday.gov>, <http://www.fruitsandveggiesmatter.gov>.

Key words: fruits, vegetables.



Credit Cents Curriculum Now Available

The University of Idaho Extension FCS curriculum *Credit Cents: Making Sense of Credit, Debt, and Identity Theft* was recently published. *Credit Cents* consists of four lessons:

Credit Basics—Understand credit & interest; determine advantages & disadvantages of using credit; how to select a credit card; pros and cons of making minimum payments and payment schedules; differences between credit and debit cards.

How Does Your Credit Score?—How to build or repair a credit history; credit reports, what your credit score says about you.

Take Control of Debt—Steps to control debt, setting debt reduction goals; debt repayment methods; where to seek professional help, if needed.

Guard Against Identity Theft—Understand identity theft and how it occurs; monitor credit reports and accounts; what to do if your identity is stolen.

The *Credit Cents* curriculum provides everything you need to teach each lesson—Educator’s guide, PowerPoint slides with teaching notes, fact sheets, worksheets, activities, evaluation tools (approved by the UI Human Assurances Committee), and class marketing materials—on an easy-to-store CD. Co-authors Marsha Lockard, Barbara Petty, and I designed the lessons to be used independently or as a series with adults and post-high school young adults. To order the *Credit Cents* CD contact calspubs@uidaho.edu. For more information, contact me or the coauthors.

Key words: credit, credit reports, debt, identity theft.



Access to Free Credit Reports

Have you ordered a free copy of your credit reports during the past year? The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to provide you with a free copy of your credit report, at your request, once every twelve months. A credit report includes information on where you live, how you pay your bills, whether you’ve been sued, arrested, and if you’ve filed for



*Family
Economics*



Marilyn Bischoff
Extension Family Economics Specialist
Family and Consumer Sciences
University of Idaho—Boise
322 E Front St., Suite 180
Boise, ID 83702-7364
mbischof@uidaho.edu

bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, and renting a home.

To obtain a free copy of your credit report, do **not** contact the three nationwide consumer reporting companies individually. They have set up a central website, a toll-free phone number, and a mailing address through which you can order your free annual report. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available in Lesson 4 of *Credit Cents*, or ftc.gov/credit, and mail it to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. You can order your reports from each of the nationwide companies at the same time, or you can order your report from each of the companies’ one at a time. To monitor possible identity theft, the *Credit Cents* authors suggest ordering one report from each of the companies every four months.

A Warning about “Imposter” Websites

Only one website is authorized to fill orders for the free annual credit report you are entitled to under—annualcreditreport.com. Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In most cases, the “free” products come with strings attached. For exam-

ple, some sites sign you for a supposedly “free” service that converts to one you pay for after a trial period. If you don’t cancel during the trial period, you may unwittingly be agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell annualcreditreport.com in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

Annualcreditreport.com and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. It’s probably a scam. Forward any such email to the FTC at spam@uce.gov.

Source: Petty, B., Lockard, M., March 2007, *Credit Cents* curriculum, CALS Publications, University of Idaho, Moscow, ID; Focus on Credit, September 2005. FTC Facts for Consumers, Federal Trade Commission.

Key words: credit reports, identity theft.

Late Bill Payments Affect Your Credit History

If you paid some bills late in the past and are now paying bills on time, congratulations! Recent good payment history won’t make your past payment history disappear, but it will lay a strong foundation for a better credit history going forward.

Different items on your credit report remain for different lengths of time. Make sure to check your credit report so you’ll know when the items on your report were originally listed—then you’ll know when they should be removed by credit bureaus. In general, here’s how long some common negative items can remain on credit reports:

- **Late payments**—up to 7 years from the time the late payment was reported.
- **Collections** (where a creditor has turned over your delinquent account to a collection agency)—up to 7 years from the time the debt was first assigned to a collection agency.

- **Judgments** (where a court made a ruling against you regarding a debt)—up to 7 years from the date the court filed the ruling.
- **Tax liens**—if you pay them off, they can remain for up to 7 years from the date paid. If you don’t pay them, they can remain indefinitely!
- **Bankruptcies**—Chapter 7 bankruptcies can remain for up to 10 years from the date filed. Completed Chapter 13 bankruptcies can remain for 7 years from the date filed.

Unfortunately, if the negative items on your credit report are valid, there’s nothing you can do to remove them. And don’t be scammed by credit repair companies claiming to make your credit problems disappear—**no one can remove a legitimate negative item from your credit report**. But if you continue to pay all of your bills on time and manage your credit wisely, the impact of these past negative items will begin to have less of an impact on your credit score. Eventually, they will fall off of your credit report completely and have no impact on your score. The key to improving your score is to continue to use your credit responsibly.

Going forward, here are some things you can do to ensure your financial well-being. First, check your credit report at least once a year and make sure the information listed there is correct. Second, before applying for credit, check your credit score. Your credit score is a number, usually between 300 and 850—that reflects your credit history. People who use credit responsibly typically score in the 600 and 700’s. People with a poor credit history will likely score in the 400 or 500’s and will be charged a higher interest rate. You’ll need to pay a fee to receive your score. Information about credit score sources and costs can be found at <http://www.myfico.com/Downloads/Brochures.aspx?LPI D=FICO169>, click on “Your Credit Scores.” If you don’t have a great score, it’s even more important that you know the rates you should expect from creditors before signing on the dotted line. Remember, it may take a while to completely put your credit problems behind you. If you’re serious about taking control of your credit, using credit responsibly is essential to improving your credit history and score.

Source: Petty, B., March 2007, *Credit Cents* curriculum, CALS Publications, University of Idaho, Moscow, ID; MyFICO.com, April 3, 2007. Ask myFICO: Bad credit history? How to deal with it. Email newsletter.

Key words: credit, credit reports.