

# January RESOURCE HIGHLIGHTS



FREE • CONFIDENTIAL • AVAILABLE REMOTELY

## Check Your Annual Credit Report

With the start of a new year, it's a good time to check your credit report! Consumers are typically given access to one free credit report from each of the 3 major credit bureaus per year. However, due to the current pandemic, Equifax, Experian, and TransUnion are now offering **free weekly online reports through April 2021.**

Ask your RC what you can do to lessen impact of COVID-19 on your credit report and access your free report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).



## Advanced Directives During COVID-19

An [advance directive](#) is a written document that lets you plan for your medical care when you can't make decisions for yourself. It's tough to think about, but now more than ever, taking this step while you're healthy and well is important for your family, friends, and health care providers in times of critical illness or serious injury. Due to COVID-19 safety restrictions, Vermont passed a new law that lets people sign advance directives even when their witnesses are only available by phone or video. Ask your RC how to navigate this process!



## Sharing is Caring, Especially at Home!

Vermont is rich in innovative, collaborative methods of housing, whether you're looking to rent or to own! Here are just a few examples: **HomeShare Vermont** offers affordable renting through a screening and matching process where two or more people share a home for mutual benefit. Learn more and apply here:

[www.homesharevermont.org](http://www.homesharevermont.org)

**CHT's Shared Equity Program** enables people to buy a home without a down payment and with a reduced mortgage. Learn more about this program and sign up for a free informational meeting here:

[www.getahome.org/homes](http://www.getahome.org/homes)



## Interested in ELL or Citizenship Classes?

[Mercy Connections](#) has [courses](#) starting in mid-January for English Language Learning and Academic Tutoring as well as for American Citizenship Test Preparation.

Ask your RC how to register!



## Mark your calendars!

- 1/1 Start of the 2021 Tax Season
- 1/8 Shared Equity [Info Meeting](#) 12:30pm
- 1/20 Shared Equity [Info Meeting](#) 5pm
- 1/19 Mercy Connections ELL Classes Begin
- 1/25 American Citizenship Test Prep Begins

For even more resources, join our Facebook group at <https://www.facebook.com/groups/WorkingBridgesNorthwest/>

## Resource Coordinators

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