

Financial Health

Credit File and Budgeting

01 March 2024

You can check your credit file for free with the following links.

<https://www.experian.co.uk/>

<https://www.equifax.co.uk/> Free trial – this will charge you after the initial trial if not cancelled.

<https://www.transunion.co.uk/>

Different agencies can hold different information as not all financial institutions report to all agencies. I would recommend you check all three.

You can check all three at once though 'Check my File'. They have access to all three agencies and show you this on one screen. If you do not agree with anything on your file you can also use check my file to query or apply to have things removed. I would also recommend looking at your financial associations. If someone you are financially associated with (previous bank account or mortgage together for example) has bad credit, then this d can impact your credit rating. You can apply to have this association removed as long as you no longer hold any active accounts with them.

Like Equifax this is a free trial, you must cancel within 30 days or you will pay a monthly fee.

<https://www.checkmyfile.partners/6DKH5J8/2CTPL/>

Budgeting Apps

- [Emma - Money Management \(emma-app.com\)](https://emma-app.com)
- [Plum – Do more with your money | Up to 5.12% VAR Easy Access \(withplum.com\)](https://withplum.com)
- [Turn your money into something greater | Moneybox \(moneyboxapp.com\)](https://moneyboxapp.com)
- [Open a UK bank account for free with Monzo](https://monzo.com)
- [HyperJar | Free Money Management App & Card](https://hyperjar.com)