

Checking Your Credit Report

Your credit report shows your credit history — how you handle money and pay your bills. It can affect whether you get a job, can rent an apartment, or get a credit card or loan. You can check your credit report for free and take steps to fix any mistakes.



What's a credit report?

Your credit report lists things like:

- ▶ your credit cards
- ▶ your loans
- ▶ how much money you owe
- ▶ if you pay your bills on time or late

The three nationwide credit bureaus — Equifax, Experian, and TransUnion — each keep a credit report about you.

Why is my credit report important?

Businesses use the information in your credit report to decide whether to give you:

- ▶ a loan
- ▶ a credit card
- ▶ a job
- ▶ insurance

Businesses also use this information to decide how much interest you'll pay to borrow money.

It's important to know what's in your report. If the information is wrong, you can try to fix it. If the information is correct — but not so good — you can try to improve your credit history. It will take time, but you can improve it.

Read [Improving Your Credit](#) at consumer.gov/credit to learn more.



Where do I get my credit report?

Right now, the three nationwide credit bureaus let you get a free report online once a week. Get your free weekly report from each bureau at AnnualCreditReport.com.

You also get a free yearly credit report from each bureau at AnnualCreditReport.com or by calling **1-877-322-8228**.

How do I fix mistakes in my credit report?

Read your credit report carefully. Make sure that your name and address, accounts, and any negative information is correct. Also check that you recognize the places your report says you applied for credit.

If you find wrong information in your report, try to fix it. Contact the credit bureau and the business that reported the wrong information. Tell them you want to correct that information in your report. You might need to send proof that the information is wrong — for example, a copy of a bill that shows the correct information. The credit bureau must check it out and write back to you.

If your report has wrong information about you, it's also possible someone stole your identity.

Read **Identity Theft: Protect Yourself** at consumer.gov/identitytheft to learn more about identity theft.

