

# Canvas your credit report

## Know your credit

There are a lot of advertisements offering free credit reports, but there is only one website that actually provides free credit reports. To get a free report, go to [annualcreditreport.com](http://annualcreditreport.com), which is sponsored by three national reporting agencies – Transunion, Experian and Equifax.

When you pull your credit report, you can even buy your credit score information for a small fee.

You should pull your credit report every year to make sure there are no errors and to protect against identity theft.

According to the Fair Credit Reporting Act, you are legally entitled to a copy of your credit report every 12 months.



## Reading your credit report

Errors in credit reports are very common. Some can be as simple as a wrong birthday or misspelled name. Others can be serious and actually hurt your credit score, which could decrease your chances of getting credit for a car or home loan.

- **Personal Information.** Review your name, address, previous addresses, etc.
- **Credit History.** Look at your open credit accounts, closed credit accounts and late payments.
- **Public Records.** This section may not have anything listed, which is a good thing. This is where something like a bankruptcy would be listed.
- **Inquiry.** Find out which companies have pulled your credit report. If something doesn't sound right, find out who they are and why they're checking your credit. Only companies with your written consent have permission to pull your report.

If you do find an error, dispute it right away. Check with the agency you pulled the report from for dispute instructions. You can visit the Federal Trade Commission's Consumer website for more information.

## Take Action

Name: \_\_\_\_\_

If you, your spouse, or your children (yes, even minors can be victims of identity theft) have not pulled a credit report in the past 12 months, pull it now. Describe something you learned or experienced while reviewing your credit report.

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