



Getting Your Credit Report

Thanks to Congress, Americans have the right to annual free copies of credit reports from the three major credit reporting agencies: Experian, Equifax, TransUnion.

Go to www.annualcreditreport.com to order your free report. The process takes about 10 minutes.

My suggestion is that you rotate through the companies, pulling one report every 4 months. This allows you to continually monitor your credit report activity. It might be good to mark your calendar for the year.

If you want a credit score, you'll need to purchase that. It will not harm your score for you to request a credit score. Once you get your report, you'll be asked if you want to purchase your score. I've found the price varies slightly.

Be ready to print your report and score (the score is not accessible at a later time).