

Getting your credit report

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Now that you know [why credit matters](#), it's time to get your credit in order. Sometimes the hardest part is getting started. The first step is to pull your credit report.

How do you get your credit report? Request a free copy at annualcreditreport.com or by calling 1-877-322-8228. Other sites may charge money or may be set up to steal your personal information.

Here's what to expect when you go to annualcreditreport.com: First, you'll fill out a form with your name, birth date, and Social Security number. Make sure you're using a secured internet connection, like at home – not public Wi-Fi.

Next, you'll pick which reports you want. You're entitled to a free report each year from each of the nationwide credit bureaus – Equifax, Experian, and TransUnion. Sometimes one bureau will have slightly different information than the others. So, you'll want to make sure all three reports are accurate. You can get the reports all at once or stagger your requests to keep an eye on things throughout the year. The choice is up to you.

Last, you'll answer questions about the person you know best – you. They may be about prior addresses, loans, or other personal information. This is to make sure that it's really you ordering your report. If you have trouble with the online questions, you can call 1-877-322-8228.

Then, you'll get a copy of your credit report. You can look at it then or download it to review later. Just remember to keep the report stored securely – either under lock and key if it's paper, or on a password-protected device if it's digital.

For more tips, read [Free Credit Reports](#). Curious about what to do next? Stay tuned for our next two blogs about how to read your credit report and how to fix any mistakes on it. Each day you're moving closer to getting a handle on your credit in the new year.