

 Pick a strategy for **Requesting your free credit reports**

1. Pick when you'll request your credit reports using the strategy that works best for you.
2. Write down when you'll request them from each company, Experian, Equifax, and TransUnion. You can get a free report from each company once every 12 months.
3. Create a reminder on your calendar or phone to help you follow through.

Strategies for requesting your credit reports

REQUEST ON THREE SEPARATE DATES

REQUEST ON A SINGLE DATE

Check your reports on three different dates throughout the year. Staggering them can help you see if anything is changing throughout the year or if any fraud has occurred.

Choose a single date that's easy to remember, like a birthday or holiday, to request all three of your reports at once. This is good if you're buying something big soon, that requires new credit, so you can correct errors right away.

I will request my reports on these three separate dates.




I will request a report from all three companies on this day.



DATE	COMPANY
	Equifax
	Experian
	Transunion

DATE	COMPANY
	Equifax, Experian, Transunion

Monitor and find errors by **Reviewing your credit reports** regularly

1. Make a copy of this tool, one for each of the three nationwide credit reporting companies.
2. Use the checklist to review the five sections of each of your credit reports.
3. Write down any questions you have or incorrect information you need to dispute.

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 <p>Header and identifying information</p>	<p>My name (including spelling) My Social Security number My current telephone number My current address My previous addresses My employment history</p>	
 <p>Public record information</p>	<p>My financial public record information, like bankruptcies, judgments, or tax liens</p>	
 <p>Collection agency Account information</p>	<p>My accounts, if any, in collections The status of each of my accounts</p>	

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 <p>Credit account information</p>	<p>All of the accounts are mine</p> <p>The status of each of my accounts, such as whether they are open or closed; and whether I paid on time, missed payments, or paid less than the amount due.</p> <p>I'm accurately listed as an authorized user, co-signer, or joint owner</p> <p>All accounts I've closed are listed as "closed by the consumer"</p>	
 <p>Inquiries made to your account</p>	<p>I recognize all "hard inquiries" or times when I've applied for credit and a lender reviewed my credit report.</p>	