

Reading your credit report

Easy · 30 min to do · Free

YOU'LL NEED

- ☐ Your Social Security number and date of birth
- ☐ Your addresses from the last two years
- ☐ A list of your cards, loans and phone or utility accounts, to compare against
- ☐ A pen, or a note on your phone, for anything that looks wrong

DO IT LIKE THIS

- 1 **Use the one official site.** AnnualCreditReport.com is the only website authorized to fill orders for your free reports.
- 2 **Order all three.** Equifax, Experian and TransUnion each keep their own report on you, and lenders don't have to report to all of them.
- 3 **Get through the identity check.** Have your name, address, Social Security number and date of birth ready.
- 4 **Check the personal information.** Look at your name (and past names or nicknames), current and past addresses, birth date, Social Security number and phone numbers.
- 5 **Go account by account.** Each account shows the type (installment like a car loan, or revolving like a credit card), the creditor's name, the credit limit or loan amount, the balance, the payment history, and the dates it was opened and closed.
- 6 **Check collections and public records.** This section can list missed payments, debts sent to collections, overdue child support, liens, foreclosures, bankruptcies, and civil suits and judgments.
- 7 **Look at the inquiries.** This is the list of companies that have pulled your report.
- 8 **Write down every problem: which bureau, the account name and number, and what's wrong.** Then dispute it with the bureau that shows it and with the company that reported it, called the furnisher.

Watch out Look-alike sites advertise "free" reports and then sign you up for a paid plan. Only AnnualCreditReport.com fills orders for the free reports the law gives you. Also skip any company that charges upfront to "repair" your credit: no one can remove accurate negative information, and you can fix real errors yourself for free.

DAD NOTE Read it like a bank statement you didn't write. Anything you don't recognize gets a question mark.

Full lesson: aptkeys.com/money/credit-reports-and-scores/reading-your-credit-report/

Checked October 2, 2026. Sources: Federal Trade Commission; Consumer Financial Protection Bureau; AnnualCreditReport.com.