

Do you have a copy of your credit report? You should. In fact, before you make any important financial decision, like applying for a credit card or an automobile loan, renting an apartment, or looking for a job, it's a good idea to send for a copy of your credit report and read it carefully.

Here are the answers to the questions students often ask about credit reports:

- **What is a credit report?**

A credit report is your personal history from a financial perspective. It shows your birthdate, address, Social Security number, the amount you've borrowed on credit cards, charge cards, and loans (including your student loans), and how well you repay your debts.

- **Why do I need a copy of my credit report?**

Banks, prospective employers, and landlords will check your credit report, just like they'll check your references, so you'll want to make sure the information in your report is up to date and correct.

- **How can I get a copy of my credit report?**

You can send for a copy of your report or obtain your report online. There are three major reporting agencies—Experian, TransUnion, and Equifax—and each could have their own file on you.

You will need the following information to obtain your report:

- Your full name, including middle initial and generation such as Jr., Sr., II, III.
- Current address with zip code and any previous addresses with zip codes for the past five years.
- Telephone number.
- Social Security number.
- Date of birth.
- Current and previous employers.
- If married, your spouse's full name.

You may also need your credit card number and limit, mortgage account number, and/or installment account numbers to verify your identity.

Residents of all states are able to obtain a free credit report containing information from all three agencies once a year. You can obtain this report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877 FACT-ACT.

For an additional copy of your report during the year, you can obtain one online or order one by mail. If you wish to obtain your credit report online, use the Web sites listed below. There are also additional Web sites that offer combined reports from all three agencies. Online credit reports are confidential, require a credit card, are accessible for a specified number of days, and are printable from the Web site. To order by mail, enclose a check or money order with your letter containing the above information and send your request to the address below for the agency of your choice. You will need to contact the agency to determine the fee for your state. A report costs \$9–\$14, depending on the state you live in.

Experian  
P.O. Box 2002  
Allen, Texas 75013  
888-EXPERIAN  
www.experian.com

Trans Union LLC  
P.O. Box 1000  
Chester, PA 19022  
800 888-4213  
www.transunion.com

Equifax Credit Information  
P.O. Box 740241  
Atlanta, GA 30374  
800 685-1111  
www.credit.equifax.com

- **What should I do when my report arrives?**

Check it carefully. Credit reporting agencies process huge amounts of information, so it stands to reason that they sometimes make mistakes. Make sure the agency hasn't confused you with someone else with the same name or a similar Social Security number, and that they haven't included incorrect information about you or your accounts.

- **What if I find a mistake or have questions about my report?**

Follow the instructions included in your credit report. If you have not received a reply to your request for verification within four weeks, call the agency. The numbers are listed above along with the addresses.