

Community Legal Aid

A non-profit law firm serving the legal needs of low-income individuals and families in central northeast Ohio



www.communitylegalaid.org

Getting a free copy of your credit report

When dealing with debt, it's important to know everything that's out there. You may have debts from the past you've forgotten about. Or, someone may have stolen your identity and created debts in your name.

The easiest way to find all this out is to look at your *credit report*.

Your credit report is a summary report kept by credit agencies that contain all your debt information in one place. The agencies then give you a number, or "score," that tells potential creditors how reliable you are for paying off debt.

Every American citizen is required by law to receive a free credit report each year. To request yours, visit www.annualcreditreport.com. There, you can request to receive a mail-in form. Once you get to the website, you'll see a tab at the top that says "Request Yours Now." You can also get the mail-in form by calling (877) 322-8228.

It's important to know that this report may not include your actual credit score, unless you request that specifically. But it will list all your debts.

Experian, Equifax, and Transunion are also offering free weekly credit reports through April of 2021.

