

Step-by-step directions for getting an annual free credit report from Equifax

Updated Aug. 31, 2014

- Open your favorite browser and go to <https://www.annualCreditReport.com>
- Ignore the ads
- Click on "Request your free credit reports"

- On the new page, Click on "Request your free credit reports" again

- Fill in the online secure (https) form with your personal information.
 - Enter the security code (this prevents automated logins)
 - Press "Next"

- Click the little box next to 
 - Click "NEXT"

- Enter the last four digits of your SSN (if it isn't already filled in)
 - Click "Click to Continue" to continue

- Answer the security questions (usually asking you to confirm that you know some info about one of your accounts)
 - Click "Click to Continue"

- Make a note of the transaction code. You can use this to review the report anytime in the next 30 days.
 - ◆ Where it says "View and Print your report". click "Get Started"

- Now on the Equifax summary page,
 - Ignore the ad trying to get you to pay \$7.95 for your credit (FICO) score. Unless you're about to buy a house you really don't need it once you've seen your annual report.
 - Notice where it says the number of potentially negative items, number of accounts in good standing, etc. Do the totals seem right?
 - You might also get an email from them, with a link to view this report.

- Near the top, to the right of your name, click "Print Report". This gives you all the details on one page. You could also get the whole report by clicking "Save as PDF".
- Alternatively, if you click "Print This Page" you get only the summary.

- Read through the report for anything suspicious. You don't need to be sure it's up to date, or that the outstanding balances are precisely correct; just be sure there are no accounts you never had, no unpaid balances you know you paid, etc.
- Save a copy so you can compare it from year to year.
- Assuming you haven't had any problems with these steps, you're done.
- Click "Get your next report or finish" to close the print page/tab.
 - Read the info in the pop-up window about how to return to your report if you wish.
 - Click "Return to AnnualCreditReport.com" at the very top of the page. This logs you out from Equifax.
 - Click "Exit your Equifax Free Annual Credit Report." in the pop-up window
 - Close the "Thank you" pop-up window.
 - Close the browser window.

Congratulations, you're now one of the 0.1% most fiscally responsible people in the whole world. Reward yourself.