


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

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- Open your favorite browser and go to <https://www.annualCreditReport.com>
- Where it says "Start here," select your State and click "Request Report"

- Fill in the online secure (https) form with your personal information.
 - Click the little box that says "show only last 4 of Social Security Number in report"
 - Enter the security code (this prevents automated logins)
 - Press "CONTINUE"

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

- Click "NEXT" again

- Enter the last four digits of your SSN (if it isn't already filled in)
 - Click "Click 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.
 - ◆ 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.
 - ◆ Where it says "View and Print your report". click "Get Started"

- Now on the Equifax summary page,
 - Again, ignore the ad for your credit score.
 - Notice where it says the number of potentially negative items, number of accounts in good standing, etc. Do the totals seem right?
 - You should also get an email from them, with a link to view this report.
 - If you wish, there are links that let you print or download a .pdf of the summary

- Near the top, to the right of your name, click "Print Report". This gives you all the details on one page.
- 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 "Close window" to close the print page/tab.
 - 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 popup window
 - Close the browser window.

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