

Instructions for Getting a Free Credit Report

1. Go to [AnnualCreditReport.com](https://www.annualcreditreport.com).



DO NOT use any other source for your credit report. (The other sites that say “free credit report” are not really free.). DO NOT enter your credit card information at any point – the credit bureaus may try to sell you products. Your report is free. You don’t have to buy anything. Click “[Request your free credit reports.](#)” On the page the link takes you to, click on “[Request your credit reports.](#)”

2. Enter the required personal information, including your first name, last name, date of birth, current address, past address, if moved in the past 2 years, and social security number. They ask for this information to verify who you are.



The current address you provide will be listed on your credit report. If you are trying to keep someone from knowing this information, you may want to use a safe address where you can receive mail.

3. When given the option to select a credit bureau, choose “Equifax.”

4. Enter your email address and cell phone number. To verify your identity, Equifax will email or text you a code to enter into the system. You will choose an email or text message. If you don't have a personal email or do not own a cell phone you can access safely, you can create a new, free email account for getting your credit report.



The cell phone number you provide will be listed on your credit report. If you are trying to keep someone from knowing this information, you may want to use a previous safe number.

5. Once the credit report appears on the screen, select “Print Credit Report.” You will have the options to print, download, or email the credit report. If using a mobile phone to access your report, it may be best to email yourself a copy of the report. Share a copy of the report with Texas Advocacy Project as part of your coerced debt legal consultation.

“I can’t get my Equifax report, now what?”

- Try TransUnion. Choose how you’d like to receive a passcode, either by phone call or text message. Enter the passcode to access your credit report. Once the credit report appears on your screen, click “Print or Save My Credit Report.” Save the file as a PDF and then print a copy.
- If you can’t get a TransUnion report, try Experian, which is also available on the same website. You’ll need to answer three questions, often about past residences or credit accounts. Don’t worry if the list of options includes false answers. If none of the answers look correct, choose “None of the above.” If you don’t know the answers, you can leave the site, start over, and try new questions. Once the credit report appears, click “Print or Save Report.” Save the file as a PDF and then print a copy.
- Still having trouble getting your report? This link has information on how to access the report by phone or mail: <https://www.annualcreditreport.com/gettingReports.action>.