



Colorado Student Loan Lawyers

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Obtain a Free Copy of your Credit Reports

There are 3 major credit reporting companies – Transunion, Experian & Equifax. You are entitled to receive one free copy of your credit report weekly until further notice from these three major credit reporting agencies. You will need to provide your name, address, social security number and date of birth to verify your identity. You can call 1-877-322-8228 to have a paper copy mailed to your home, or you can obtain one copy from each of the three credit bureaus instantly online. These instructions provide step-by-step instructions for the online process. We do NOT need your credit scores.

1. Go to the website: www.annualcreditreport.com. The site looks like this – although the picture may vary:

[AnnualCreditReport.com](http://www.annualcreditreport.com)

The only source for your free credit reports. Authorized by Federal law.

2. Select the red box that says: “Request your free credit reports” - and you will see this screen. Click the red box that says "request your free credit reports" again!

3 steps to your free credit reports

3. You will be taken to a form, which requests your name, date of birth and social security number; as well as your home address, your previous address if less than two years at current residence. **Fill in this information and click "NEXT"**.

4. The next screen asks which reports you want to receive, **click all three boxes!!**



Request 1, 2, or 3 reports

Step 2 of 3

- EQUIFAX**
- experian.**
- TransUnion**

Next

5. You will then be taken to the first credit reporting agency. Enter the last four digits of your SSN.

EQUIFAX

Ready to Get Your Report?

Please enter the last four digits of your Social Security number to confirm your request and to access your personal credit data.

Last 4 digits of your SSN

XXX-XX- []

CONTINUE

Please Note

You do not have access to your credit report after closing your browser. Please prepare to review, save or print your credit report.

6. You will have to answer several questions about items that are in your credit file. Answer these questions and you will be taken to a screen that shows your credit report. Click on the button that says "**Download Report**". Save the credit report to your computer.

7. Click on the button at the top of the screen that says "Get your Next Report or Finish". You will be taken back to the screen to select a report. Choose the "**Experian**" report next.

8. **Experian** will also ask you questions about your credit or employment history. Answer these questions. Experian doesn't offer a download button, instead you can choose "**Print Your Report**".



The report will open in a second window. Either print or save to PDF and go back to the original window. Select "**Get your next report or finish**".

9. Next select your "Transunion" Credit Report. **Transunion** has a three-step authentication. Review the first page and click the "Continue" button. Answer the questions about your history. The third page brings up a large box like this:

Would you like to add your TransUnion® Credit Score?

YES, I'D LIKE TO SEE MY SCORE →

[Offer details](#)

For your convenience, we will use the personal data you entered when you requested your report.

[Print report](#)
(Please select the 'Fit to Page' option before printing)

[Save as PDF](#)

Do not ask for your credit score!! We do not need that for any reason and there is usually a charge. **Instead, select the smaller icon "Save as PDF".**

This will download a copy of your credit report as a PDF to your computer. Save in the location of your choice.

Now you have all three of your credit reports. If we have requested your credit reports, please send them to our office. Thank you!