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# FREE CREDIT REPORT

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Everyone in the United States is entitled to get a free copy of their credit report from each of the three major credit bureaus each year. However, you have to be very cautious when seeking out your free credit report. There are many online sites that try to scam people who are looking for a free credit report.

Never enter your credit card number unless you are planning to buy something. If a credit report is really free they will not ask you for your credit card information. They will ask you some security questions, for instance, they may ask you what bank you have your home mortgage with or what type of car you drive, but a legitimate free credit report site will not ask you for your credit card number. There are some sites that will get you to enter your credit card information for your “free” credit report and then will bill you every month for signing up for a credit report monitoring system. Beware!

The site you should go to if for a free credit report is: [www.annualcreditreport.com](http://www.annualcreditreport.com). Every year, you may get one free report from each credit card bureau. I recommend not getting all three of your credit reports at one time. Get one and then a little later in the year get another one, so that you are monitoring your credit throughout the year and not only on an annual basis.