

Check Your Free Credit Report

By law, everybody can obtain three free credit reports each year. The information in your credit report affects your life in important ways—your ability to get a loan, how much you pay for credit and insurance, securing a job, renting a house or apartment, and preventing identity theft. It is important to check your report regularly to make sure it is accurate and up to date. The credit reporting system is set up so that you are responsible for finding and correcting errors—you must play the role of quality controller for the information in your reports.

This website walks you through the process of obtaining your free reports, reading them, and dealing with any errors. Download the sample credit report that walks you through information that might be found in a credit report. Important: You never need to provide a credit card number to obtain your free credit report. Websites that ask for your credit card number may bill you for your report.

In addition to your three free reports, there are some other circumstances that allow you to obtain additional free reports. View the Consumer Financial Credit Bureau's [website \(https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-a-copy-of-my-credit-reports-en-5/\)](https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-a-copy-of-my-credit-reports-en-5/) to learn how to check your free credit report. Checking your free credit report using the steps outlined on this site does not affect your credit score. You may also print the How to Check Your Free Credit Report guide.

Why "2/2, 6/6, 10/10"?

We encourage you to mark your calendars on 2/2, 6/6, and 10/10 this and every year as a reminder to request a copy of your free report on those days. You can order your free reports anytime during the year. The "2/2, 6/6, 10/10" reminder dates are meant as a simple way to remember to pull your free credit reports regularly. Provide your email address on [this page \(https://uwmadison.co1.qualtrics.com/jfe/form/SV_7WJtpv4GjLP9uB\)](https://uwmadison.co1.qualtrics.com/jfe/form/SV_7WJtpv4GjLP9uB) to automatically receive reminder emails on those dates. Visit this website's other pages to learn how to obtain and read your credit report.

Despite the importance of reviewing one's credit report regularly, only one in three Wisconsin adults obtain a copy of their credit report each year. Across all 50 states, Wisconsin adults rank 6th lowest in terms of reviewing their credit reports. In addition, many people who check their credit reports pay for this service—even though everyone is entitled by law to three free reports each year. See Additional Resources for more information on these studies. <https://finances.extension.wisc.edu/articles/check-your-free-credit-report/>

Written by Peggy Olive



To go or not to go?

Making decisions about activities and events during COVID-19



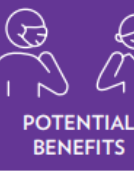
- What will the activity or event be like? Activities are lower risk when they are short, infrequent, outdoors and involve fewer people.
- What [safety measures](#) will there be (masking, outdoor setting, enough space for physical distancing, vaccination against COVID-19)?



- How much is COVID-19 [spreading locally](#) (high daily case count, high positive testing rate)?
- Are many people still [unvaccinated](#) in your area?



- Does anyone involved have a [higher risk of serious illness](#), such as older age or health problems?
- Is it likely that someone involved has been exposed to the virus, such as at school or work?
- If someone involved does get very sick, would nearby [hospitals](#) have space to care for them?



- What are the possible benefits?
- Do the benefits outweigh the risks?



Need more help thinking this through?
Read the full [Extension Moving Forward](#) guide.

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