

Keys to Your Financial Future Step 2.2: Order Your Credit Report

If you are under 18, use the steps in this module to check to see if you have a credit file.
Use this checklist to record the steps you have taken to ensure you do not have a credit file.

Equifax	Transunion	Experian
<p><i>Date checked:</i></p> <p><i>Process used:</i></p> <p><i>Does a credit file exist?</i> <input type="radio"/> Yes <input type="radio"/> No</p> <p><i>If no</i>, you are done.</p>  <p><i>If yes</i>, take the steps to ordering a credit report as outlined in the module.</p> <p><i>Information submitted to Equifax (insert list):</i></p> <p><i>Date information submitted:</i></p> <p><i>Date credit report received:</i></p>	<p><i>Date checked:</i></p> <p><i>Process used:</i></p> <p><i>Does a credit file exist?</i> <input type="radio"/> Yes <input type="radio"/> No</p> <p><i>If no</i>, you are done.</p>  <p><i>If yes</i>, take the steps to ordering a credit report as outlined in the module.</p> <p><i>Information submitted to Transunion (insert list):</i></p> <p><i>Date information submitted:</i></p> <p><i>Date credit report received:</i></p>	<p><i>Date checked:</i></p> <p><i>Process used:</i></p> <p><i>Does a credit file exist?</i> <input type="radio"/> Yes <input type="radio"/> No</p> <p><i>If no</i>, you are done.</p>  <p><i>If yes</i>, take the steps to ordering a credit report as outlined in the module.</p> <p><i>Information submitted to Experian (insert list):</i></p> <p><i>Date information submitted:</i></p> <p><i>Date credit report received:</i></p>

<i>Date credit report reviewed with Opportunity Passport™ Staff or another trusted adult:</i>	<i>Date credit report reviewed with Opportunity Passport™ Staff or another trusted adult:</i>	<i>Date credit report reviewed with Opportunity Passport™ Staff or another trusted adult:</i>
<p><i>Steps taken to get rid of fraudulent credit information:</i></p> <ul style="list-style-type: none"> <input type="radio"/> Identity Theft Report Filed with Police (be sure you have a copy) <input type="radio"/> Identity Theft Complaint Form Filed with the Federal Trade Commission <input type="radio"/> Fraud alert and/or credit freeze on credit file <input type="radio"/> Creditor(s) contacted with letter informing them of minor status (attach Identity Theft Report) <input type="radio"/> Other Steps 	<p><i>Steps taken to get rid of fraudulent credit information:</i></p> <ul style="list-style-type: none"> <input type="radio"/> Identity Theft Report Filed with Police (be sure you have a copy) <input type="radio"/> Identity Theft Complaint Form Filed with the Federal Trade Commission <input type="radio"/> Fraud alert and/or credit freeze on credit file <input type="radio"/> Creditor(s) contacted with letter informing them of minor status (attach Identity Theft Report) <input type="radio"/> Other Steps 	<p><i>Steps taken to get rid of fraudulent credit information:</i></p> <ul style="list-style-type: none"> <input type="radio"/> Identity Theft Report Filed with Police (be sure you have a copy) <input type="radio"/> Identity Theft Complaint Form Filed with the Federal Trade Commission <input type="radio"/> Fraud alert and/or credit freeze on credit file <input type="radio"/> Creditor(s) contacted with letter informing them of minor status (attach Identity Theft Report) <input type="radio"/> Other Steps

If you are over 18, go to www.annualcreditreport.com.

And order your credit report. Be sure to get your report from each of the three credit reporting agencies.

Equifax	Transunion	Experian
<i>Date credit report accessed and printed:</i>	<i>Date credit report accessed and printed:</i>	<i>Date credit report accessed and printed:</i>

Be sure to keep your credit report in a safe and secure place. This document has a lot of personal information. If you do not have a safe and secure place to keep it, review it then shred it OR get some help from staff at your Opportunity Passport™ site.