

Independent Living Program Activity Card

Category: DAILY LIVING

Activity: Get Your Credit Report

Description: A credit report includes information on where you live, how you pay your bills, and whether you've been sued or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. Your credit report has information that affects whether you can get a loan – and how much you will have to pay to borrow money. Checking your credit report on a regular basis helps you ensure it is accurate and guards against identity theft.

You may earn \$10.00 OF dollars for turning in a copy of your credit report.

Total Dollars Earned:

 (ILP Use Only)

Notes:

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Date: _____

Youth Signature	Date of Birth
Print Name (Youth)	Group Home (If Applicable)

<p>Receipt</p> <p>(ILP Use Only)</p>
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Get Your Credit Report

Information

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What information do I need to provide to get my free credit report?

You need to provide your **name, address, Social Security number, and date of birth**. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each nationwide consumer reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

Q: Why do I want a copy of my credit report?

A: Your credit report has information that affects whether you can get a loan – and how much you will have to pay to borrow money.

You want a copy of your credit report to:

- Make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- Help guard against identity theft. That's when someone uses your personal information – like your name, your Social Security number, or your credit card number – to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.
- **If you find any wrong information on your credit report, please call Legal Aid 714-571-5200.**

Q: How do I order my credit report?

The three nationwide consumer reporting companies (EXPERIAN, EQUIFAX & TRANSUNION) have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report.

Website: www.annualcreditreport.com

Phone Number: 1-877-322-8228