


Step-by-step directions for getting an annual free credit report from Experian

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- Open your favorite browser and go to <https://www.annualCreditReport.com>
- select your State and click "Request Report"

- Fill in the form with your personal information.
 - Click the little box that says "show only last 4 of Social Security Number in report"
 - Enter the security code (this prevents automated logins)
 - Press "Continue"

- Click the little box next to 
 - Click "Next"

- Click "Next" again

- Enter the last 4 digits of your SSN
 - Click "Submit>>"

- Click on "Annual Credit Report"

- Click on "Submit"

- Answer the security questions
 - Click "Continue"

- You should see the Report Summary page and instructions to make a note of your report number.
 - Make a note of your report number.
 - Notice where it says the number of potentially negative items, number of accounts in good standing, etc. Do the totals seem right?
 - Click the little link that says "Print your report". (It's on the same line as your name)

- This pops open a new page (or tab) with your actual report.
 - Read through it
 - Click "Print Report"

- Assuming you haven't had any problems with these steps, you're done.

- Click "Close window" to close the print page/tab.
 - Click "Return to AnnualCreditReport.com" at the very top of the page. This logs you out from Experian.
 - If you then get a message that your session has timed out, ignore it. You're done.
 - Close the browser window.

Congratulations, you're now one of the 0.1% most fiscally responsible people in the whole world. Reward yourself.

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