

How To Get a Free Credit Report That's Actually Free

One thing that just about everybody is concerned about is the state of their credit. Even if your finances are in great shape, you can find yourself having trouble getting loans for things like cars and houses if there's a mistake on your credit report.

But how do you get a copy of your credit report? The answer is probably not what you think.

If you've turned on a TV anytime in the last few years, you've probably seen an ad for a site called FreeCreditReport.com (a site sponsored by the credit bureau Experian). The ads tell you that this is the place to go to get your free annual credit report. What they *don't* tell you is that FreeCreditReport.com's reports ***aren't actually free.***

You don't need to pay anyone anything to get your free credit reports, if you know the right place to go. Under the direction of the Federal Trade Commission, the three credit bureaus set up a central Web site where people could obtain the credit reports they're entitled to under FACTA, without any bait and switch. That site is annualcreditreport.com, and it's where you should go to get your credit reports. It is important to make sure you type annualcreditreport.com exactly the way it is here. Or you may find yourself at a website that appears similar in appearance, but will charge fees.

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law – annualcreditreport.com. Other websites that claim to offer "free credit reports," "free credit scores" or "free credit monitoring" are not part of the legally mandated free annual credit report program.