



Extension Connection

For Immediate Release:

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The mission of K-State Research and Extension Family and Consumer Sciences is to link education with life experiences to help people improve their lives, their families and their communities. Family and Consumer Sciences professionals support essential life skills including Community Development, Healthy Lifestyle Choices, Leadership & Volunteer Development, Relationship Development and Resource Management.

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Did you know you can check your credit for FREE?

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.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies Equifax, Experian, and TransUnion to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's credit reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to credit reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit 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.

To order your free report you can visit annualcreditreport.com, call 1-877-322-8228. Or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time.

For additional information, contact the Wildcat Extension District, Girard, 620-724-8233, Altamont, 620-784-5337, Independence, 620-331-2690, Pittsburg Office, Expanded Food and Nutrition Education (EFNEP), 620-232-1930.

Source: <https://www.consumer.ftc.gov/articles/0155-free-credit-reports> and <http://fyi.uwex.edu/creditreport/>

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