**Credit Reports & Scores** 

**Scavenger Hunt**

1. How often can you get your free credit report?
2. What are 3 ways to request your free credit report?
3. What’s one item that doesn’t appear in your credit report?
4. How long can a late payment stay in your credit report?
5. List 4 things you can do to raise your credit score.

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**ANSWER SHEET**

1. How often can you get your free credit report?

You can get one free credit report every 12 months from each of the 3 major Credit Reporting Bureaus.

There are also special exceptions that allow a person to get additional free credit reports, such as when correcting an error in a previous report, when unemployed and seeking a job, or if receiving public assistance.

1. What are 3 ways to request your free credit report?

Either online at: annualcreditreport.com (beware of imposter sites!), over the phone, or using a paper, mail-in request form.

1. What’s one item that doesn’t appear in your credit report?

Answers could include: banking and saving account information, details about purchases, medical records, criminal convictions, evictions, judgments, and personal characteristics, such as gender, ethnicity, religion, etc.

1. How long can a late payment stay in your credit report?

A late payment can be reported for up to 7 years from the date it occurred. Generally, all negative information can stay on a credit report for up to 7 years from the date of delinquency, with the exception of Chapter 7 bankruptcy being reported for 10 years.

1. List 4 things you can do to raise your credit score.

Actions could include:

* Pay bills on time
* Use only a small portion (5-25%) of your credit limit on credit cards
* Pay more than the minimum amount due on bills
* Avoid opening up several new lines of credit at one time
* Carry a mix of credit lines, such as 2-3 credit cards, car loan, mortgage, etc.
* Use your credit cards every few months to keep them open and active
* Plus other actions as listed in factsheets