

My credit reporting rule to live by

“Check your credit report once a year.” Sometimes it’s hard to apply advice you hear in articles or books—or even from friends and family—to your own circumstances. Don’t feel discouraged.

You can get a free credit report from each of the three nationwide credit reporting companies at least once every 12 months. And, until the end of 2026, you can get an additional six free credit reports every 12 months from Equifax. This means that you have opportunities to request reports and monitor your credit throughout the year.

Instructions: Use this worksheet to create your own personal rule to live by that helps you meet your credit goals. Breaking your goals into small actionable steps may keep you from feeling overwhelmed. Writing down a goal makes you much more likely to stick to it.

Just like lane markers on a highway, your money rules to live by are guidelines that keep you moving in the right direction. You might have to speed some things up, slow down others, or change lanes from time to time, but your money rules can help you reach your financial destination.

This worksheet is part of a series that focuses on common rules to live by that may help you make good financial decisions in your life. To read the research that helped inform this worksheet, and find out how other consumers think and feel about common advice they hear, visit consumerfinance.gov/data-research/research-reports/consumer-voices-financial-rules-live.

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About us

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

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My credit reporting rule to live by

Step 1: Create a rule to live by to help you check your credit report

- Choose an easy-to-remember date to check your credit, like your birthday. Or, choose dates to check throughout the year.
- Put the date(s) on your calendar ahead of time to remind you to check your credit.
- Write down your date(s) below, sign this worksheet, and keep it where you can see it.

I will check my credit report:

Once a year on this date: _____

or

Throughout the year in the months of: _____

Step 2: Make a promise to yourself—and take action on your rule

- I will use my unique rule to live by to help me achieve my credit goal.

(sign here)

Step 3: Take action on your goal

- Get a free copy of your credit report, once every 12 months, from each of the three nationwide credit reporting companies. In addition, until the end of 2026, you can get six free credit reports every 12 months from Equifax. Visit annualcreditreport.com, call (877) 322-8228, or download and complete the Annual Credit Report Request Form and mail it to the address on the form. When you visit the site, you may see steps to view more frequently updated reports online.

Tip: Beware of other websites offering free credit reports. Some companies offer free credit reports, but you may have to buy another product or service to get it.

- After you get your credit report, visit "Credit reports & scores" on the CFPB web site (consumerfinance.gov/consumer-tools/credit-reports-and-scores) to see more about credit reports, how to fix errors on credit reports, and more.

