

---

## Identity Theft and Credit Reports

For each thing that happened to Lin, write what the website says.

1. Lin applied for a credit card. The company turned her down.

---

---

2. Lin got a free copy of her credit report to find out what happened.

---

---

3. Lin found out that someone got credit cards and a car loan in her name. They were not paying the bills. The credit report said all the accounts were overdue.

---

---

4. Lin was responsible for the bills until she proved that the bills belonged to an identity thief.

---

---

5. Now Lin checks her credit report every year to look for signs of identity theft.

---

---

---

## Identity Theft and Credit Reports - Answer Key

For each thing that happened to Lin, write what the website says.

1. Lin applied for a credit card. The company turned her down.

[What To Know] *Businesses look at your credit report. A business uses your credit report to decide whether it wants to deal with you.*

2. Lin got a free copy of her credit report to find out what happened.

[What To Know] *Get a copy of your credit report. Make sure you recognize the information in it.*

[What To Do] *Get your credit report ... Read your report carefully. Look for mistakes or accounts you do not recognize.*

3. Lin found out that someone got credit cards and a car loan in her name. They were not paying the bills. The credit report said all the accounts were overdue.

[What To Know] *Your credit report might show that an identity thief is using your personal information.*

4. Lin was responsible for the bills until she proved that the bills belonged to an identity thief.

[What To Know] *You know the information is not true. But no one else looking at the report knows, unless you tell them.*

5. Now Lin checks her credit report every year to look for signs of identity theft.

[What To Do] *You get one free credit report every year from each credit reporting company.*