
Treasure Hunt

1. What are three things you should do with your credit report?

2. The phone number to call to get your credit report is _____.

3. When you call, you need to give three things. What are they?

4. When you call, the system will ask you to choose two things. What are they?

5. When will your report arrive?

6. When you get your report, what should you check?

Personal information: _____

Accounts: _____

Negative information: _____

Inquiries: _____

7. If the information on your credit report is wrong, you can

8. To fix the wrong information you should _____ a letter to the credit company and send it by _____ Mail.

Treasure Hunt - Answer Key

1. What are three things you should do with your credit report?

Find out what is in it

Be sure the information is correct

Fix anything that is not correct

2. The phone number to call to get your credit report is 1-877-322-8228.

3. When you call, you need to give three things. What are they?

Address

Social Security number

Birth date

4. When you call, the system will ask you to choose two things. What are they?

To show your full Social Security number or just the last four numbers

Which credit reporting company you want a report from

5. When will your report arrive?

2-3 weeks after you call

6. When you get your report, what should you check?

Personal information: *Are the name and address correct?*

Accounts: *Do you recognize them? Is the information correct?*

Negative information: *Do you recognize the accounts? Is the information correct?*

Inquiries: *Do you recognize the places you applied for credit?*

7. If the information on your credit report is wrong, you can *ask to have it fixed.*

8. To fix the wrong information you should *write* a letter to the credit company and send it by *Certified Mail.*