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.