

# Credit Reports and Improving Your Credit

## Credit scoring

Learn [what a credit score is](#) and how to improve it.

## Requesting your credit report

Searching for your Free Credit Report? Important information from the Federal Trade Commission, the nation's consumer protection agency: [annualcreditreport.com](http://annualcreditreport.com) is the ONLY authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months. Some other sites claim to offer "free" credit reports, but may charge you for another product if you accept a "free" report. [Check out the FTC Consumer Advice webpage for more.](#) See the attachment below for additional information.

## How to Dispute Credit Report Errors

Your credit report--a type of consumer report--contains information about where you work and live and how you pay your bills. It also may show whether you've been sued or arrested or have filed for bankruptcy.

[Disputing Errors on Your Credit Reports](#)

[Using Credit Cards and Disputing Charges](#)

[Cómo disputar los errores de sus informes de crédito](#)

## Rebuilding credit

[Answers to your questions](#) about improving a poor credit rating.

## Beware of credit repair critics

[You can repair your credit yourself](#) -- and save hundreds or even thousands of dollars.

Last updated on January 31, 2024.

[Bankruptcy Consumer](#)

Files

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