

How Often Should You Check Your Credit Report?

You should check your credit regularly in order to see where you stand financially. You should also review your credit to catch fraud.

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[How Often Should You Check Your Credit Report?](#)

By: Patrick Mansfield | [U.S. Gov Connect](#)

You should check your credit regularly in order to see where you stand financially. You should also review your credit to catch fraud, many people do not know that they have been a victim of fraud until they check their credit report.



Fraudulent information can lower your FICO score. It can also make it harder for you to get a credit card or loan. It is important to note that your credit may be checked by an employer. This is especially true if the job requires that you handle money. Additionally, a low credit score can make it harder for you to lease a car, rent an apartment or get the best insurance rates.

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Keep in mind that you can check your own credit as often as you like without hurting it. In fact, it is a good idea to check your credit regularly, so that you can see what is affecting your score.”

Patrick Mansfield

How Often Should I Check My Credit?

Some people like to check their credit once a week. Others will check their credit once a month. Keep in mind that you can check your own credit as often as you like without hurting it. In fact, it is a good idea to check your credit regularly so that you can see what is affecting your score.

However, it is important to remember that your score can change from day-to-day. You should focus on the overall trend. While it is important for everyone to check their credit, there are incidences where you will need to check your credit more often. For example, if you have been a victim of fraud in the past, then it is a good idea to check your credit often.

You will also need to check your credit if you plan on getting a mortgage, loan or credit card. The number of times that you need to check your credit will depend on your comfort zone. Once a year may be sufficient for some people.

How to Check Your Credit

Everyone who is over the age of 14 can get one free copy of their report per year. However, people do not need to check their credit until they are 18. You can get a free credit report from annualcreditreport.com. You can also call 877-322-8228.

You will not get a copy of your credit score with your report. There are many lenders and financial institutions that will give you your score for free. Additionally, there are some companies that will charge you a fee to sign up for credit monitoring.

More Information:

[Annual Credit Report](#)

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