Free weekly credit reports during COVID extended until April 2022

March 16, 2021

by Cathlin Tully

Attorney, Division of Privacy and Identity Protection

If you're feeling anxious about your financial health during these uncertain times, you're not alone. That's why the three national credit reporting agencies, which last year gave people weekly access to monitor their credit report for free, are extending that benefit until April 20, 2022.

This is some helpful news, because staying on top of your credit report is one important tool to help manage your financial data. Your credit report has information about your credit history and payment history — information that lenders, creditors, and other businesses use when giving you loans or credit.

Now it's easier than ever to check your credit more often. That's because everyone is eligible to get free weekly credit reports until April 20, 2022 from the three national credit reporting agencies: Equifax, Experian, and Transunion. To get your free reports, go to AnnualCreditReport.com.

If you're one of the many Americans struggling to pay your bills right now because of the Coronavirus crisis, here's what you can do:

- **Contact the companies you owe money to**. Ask if they can postpone your payment, put you on a payment plan, or give you a temporary forbearance.
- **Check your credit report regularly** to make sure it's correct — especially any new payment arrangements or temporary forbearance. The CARES Act generally requires your creditors to report these accounts as current.
- **Fix any errors or mistakes** that you spot on your credit report. Notify the credit reporting agencies directly. You can find out more by reading Disputing Errors on Credit Reports.

Find more advice and tips on handling the financial impact of the Coronavirus, and subscribe to the FTC's Consumer Alerts.

Updated March 16, 2021 to reflect extension of weekly free credit reports.

Blog Topics:

Money & Credit, Privacy, Identity & Online Security