

Holiday Shopping

Check Your Credit Report

(NAPSA)—Generously stuffing everyone's holiday stockings needn't leave you with empty pockets. Fortunately, you can keep track of your finances. By law, consumers are entitled to one free annual report from each of the three nationwide credit bureaus: Equifax, Experian and TransUnion. So now could be a good time to get a free copy of your credit report.



Credit report literacy is an essential building block of overall financial peace of mind.

“Knowing how much outstanding debt you have before you head out to the mall makes sense and a credit report is the best place to get the financial facts,” said Stuart K. Pratt, president and CEO of the Consumer Data Industry Association. “We encourage consumers to give themselves a gift this holiday season by getting their free credit reports now,” he added.

Many do just that. The Consumer Financial Protection Bureau reports that 16 million consumers access their free credit reports annually, through www.annualcreditreport.com.