

Credit Freezes

What is a credit report?

Credit bureaus (e.g., Equifax, Experian, and TransUnion) keep track of individual consumers' credit history. Your credit report might be used in various ways, from getting a credit card to buying a house and applying for a job.

What is a credit freeze?



A credit freeze is a free service that **prevents anyone from accessing your credit report**. This means that even when someone tries to steal your identity (e.g., taking out a loan in your name), they cannot do so while your credit report is frozen.

How do I freeze my credit?

Go to [identitytheft.gov](https://www.identitytheft.gov) for instructions. You need to freeze your credit at each of the big three bureaus.



Do I have a credit report?

Probably! If you have a credit card, loan, or other lines of credit, the lender shares your payment history with credit bureaus. Check your credit report for free at [annualcreditreport.com](https://www.annualcreditreport.com)

When do I need to unfreeze my credit?

If you want to open a new line of credit. Contact each credit bureau to unfreeze your credit report. You can freeze it again after.



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