Check your credit report free now once per week

The credit reporting companies (Equifax, Experian, and Transunion) are required to provide a free credit check once a year. During COVID-19 pandemic, that changed to once per week. That law expired in December 2023, but the companies made the once-per-week option permanent. People working on their credit scores may need to check frequently to make sure it reflects their dispute letters, settlement of debts, and other actions.

You can request your free reports from the three major credit report agencies (Equifax, Experian, and Transunion) at annualcreditreport.com (https://www.annualcreditreport.com/index.action) . *(What is a credit report?)* (https://www.saclaw.org/resource_library/credit-reports/)

Check to make sure your credit report is accurate

It is always a good idea to check your credit report to make sure that you recognize all the credit accounts. Finding an account you do not recognize, even if it is current, may be the first way you discover that someone has stolen your identity. You may also find that there are errors on the account or old accounts that you can pay off to improve your standing, or information that should be removed due to the passage of time. (See "How Long Does Negative Information Stay on my Credit Report," (https://www.nolo.com/legal-encyclopedia/how-long-does-negative-information-stay-credit-report.html) from Nolo Press, for more on time limits.)

Medical debt reporting is now limited

One thing to check for is medical debt. In 2024, California passed a law which prohibits consumer credit reporting agencies from including most medical debt in consumer credit reports. (SB 1061 (https://leginfo.legislature.ca.gov/faces/billStatusClient.xhtml?bill_id=202320240SB1061) , amending the Consumer Credit Reporting Agencies Act (https://leginfo.legislature.ca.gov/faces/codes_displayexpandedbranch.xhtml?tocCode=CIV&division=3.&title=1.6.&part=4.&chapter=&article=) .) Beginning January 1, 2025, it prohibits lenders or debt collectors reporting medical debt to consumer credit reporting agencies (CRAs), CRAs from including it in their reports, and others from relying on any medical debt that does appear. (Cal. Civil Code § 1785.3(j) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=1785.3.&lawCode=CIV) , 1785.13.(a)(7))

(https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1785.13.) .

A recent federal regulation also limits lenders' and credit report agencies' use of medical debt information, prohibiting credit reporting companies from including medical bills on credit reports sent to lenders and prohibiting lenders from considering medical information. (CFPB finalizes rule to remove medical bills from credit reports and prohibit lenders from considering medical information (https://infobytes.orrick.com/2025-01-10/cfpb-finalizes-rule-to-remove-medical-bills-from-credit-reports-and-prohibit-lenders-from-considering-medical-information/) , Jan. 7, 2025). This law is being challenged in court (Industry associations seek to halt CFPB's medical debt credit reporting rule (https://infobytes.orrick.com/2025-01-10/industry-associations-seek-to-halt-cfpbs-medical-debt-credit-reporting-rule/)) and may be reversed by the incoming Trump administration.

What things cannot be included in your credit report?

Certain types of debts or activity should not be on credit reports, either because the credit report bureaus were barred from including them, or lenders were barred from reporting them. Several blanket protections were enacted during and since the COVID-19 pandemic. Some have expired, such as debt forbearance protection and student loan protection. Other protections, such as laws barring most medical debt from credit reports, do not have an expiration date. If you have debts in the protected categories, you can check your credit report to make sure none are included on your reports in error.

Federal student loan defaults during and since the pandemic

Like debt forbearance, student loan defaults were shielded from reporting by the CARES Act during the pandemic. The protection ended in 2025, and many borrowers saw a hit to their credit reports when their defaulted or delinquent loans reappeared. Many reported that the information that appeared was incorrect. If you have student loans, checking the credit report to make sure that it is correct is a good idea.

Medical debt

A federal regulation which banned medical debt from being included on credit reports was overturned in 2025, so there is no nationwide ban, but many states, including California, have laws prohibiting some types of medical debt from credit reports. (Cal. Civil Code § 1785.13.(a)(7)).

How long can things stay on your credit report?

Bankruptcies (10 years) and lawsuits (7 years)

Bankruptcies can only be included until 10 years after the bankruptcy order (Cal. Civil Code § 1785.13.(a)(1)).

Lawsuits for debt can only be included for seven years after the judgment or entry of renewal. (Cal. Civil Code § 1785.13.(a)(2)).

Unlawful detainer actions (evictions) cannot be reported at all if they are settled between the parties without a court judgment. (Cal. Civil Code § 1785.13.(a)(3)).

Tax liens: 7 years

Paid tax liens that, from the date of payment, antedate the report by more than seven years. (Cal. Civil Code § 1785.13.(a)(4)).

Charged off debts or debts sent to collections: 7 years

Debt accounts that have been sent to collections or charged off, seven years. (Cal. Civil Code § 1785.13.(a)(5)). The seven years starts 180 days after the first missed payment, not the creditor’s report. (Cal. Civil Code § 1785.13.(b)).

Criminal proceedings: 7 years; removed if no conviction is reached

Arrests, convictions, and other criminal law proceedings, seven years. (Cal. Civil Code § 1785.13.(a)(6)). If no conviction was obtained, or if a pardon is issued, they cannot be reported at all and must be removed.

Other adverse information: 7 years

Any other adverse information that antedates the report by more than seven years. (Cal. Civil Code § 1785.13.(a)(8)).

If a lender OKs a delayed payment, it cannot show as late on a credit report

Generally, lenders and landlords are not required to grant a request for forbearance (delayed payment). But if they do approve forebearance in writing, it should not show as late on your credit report.

Caution: You can only benefit from this rule if your lender agrees to a forebearance ahead of time. If you just skip payments without getting approval first, the delays will show up on your credit report.

Correcting errors

Now, you can request a free credit report *once per week.*

If you check your report and find an error, dispute it with the credit reporting agency (Equifax, Experian, or Transunion). This requires them to reinvestigate it. If they fail to reinvestigate it, you may able to sue to force them to fix it.

For more information:

You Now Have Permanent Access to Free Weekly Credit Reports (https://consumer.ftc.gov/consumer-alerts/2023/10/you-now-have-permanent-access-free-weekly-credit-reports)

Free credit reports, Federal Trade Commission's Consumer Information (https://consumer.ftc.gov/articles/free-credit-reports)

Fair Credit Reporting (Chapters 10-12), National Consumer Law Center, covering private litigation under the FRCA (https://library.nclc.org/book/fair-credit-reporting)