

Redaction for Regular People

Five minutes, no special software, no skill required. Pick ONE method below — they're ranked easiest first.

What actually needs to be hidden (it's less than you think)

Only three things must never be uploaded anywhere:

1. Your Social Security number (even partial)
2. Your date of birth
3. Full account numbers — and here's the good news: on the reports you downloaded from AnnualCreditReport.com, account numbers are usually already partially hidden (shown like XXXX-XXXX-1234). If yours show only the last few digits, they're already fine as-is.

Your name, the creditor names, balances, and dates can all stay — the AI needs those to help you. Even your address is low-risk. In most reports, the SSN and birth date appear only in the personal information section at the front — which is why Method 1 works.

Method 1 — The page-skip trick (easiest; no markup at all)

Don't redact — just leave the personal-info pages out of the file you upload.

4. Open the report PDF and note which pages contain the personal information section (usually pages 1–2; flip through to be sure your SSN or birth date doesn't appear anywhere else).
5. Go to Print (yes, Print — you won't actually print).
6. Where it asks for pages, enter the range that skips those pages — for example, 3-42.
7. Change the printer to "Save as PDF" (Mac, Windows, and Chromebooks all have this option in the print window) and save.

You now have a copy with no SSN and no birth date, made with tools every computer already has. Upload that one. (Double-check the new file with a quick flip-through before uploading — reports occasionally repeat personal info on a later page.)

Method 2 — Mac users: Preview's real Redact tool

If you're on a Mac, Preview has a true redaction tool that actually removes what's underneath (not just covers it):

8. Open the PDF in Preview → menu bar → Tools → Redact.
9. Read the warning, click OK, then drag a box over each SSN, birth date, or full account number.
10. Save. Done — the blacked-out text is genuinely gone from the file.

Method 3 — Any phone or computer: screenshot and black pen

11. Open the report on your screen and take a screenshot of each page you need.
 - Windows: press Windows + Shift + S (the Snipping Tool) and capture the page.
 - Phone: screenshot as you scroll, one per page.
12. Draw over the private bits with the solid pen — never the see-through highlighter:
 - Windows Snipping Tool: the ballpoint pen, black, thick — scribble over each item twice.
 - iPhone: open the photo → Edit → the pen icon. Android: open the photo → Edit → the markup/squiggle icon.
13. Save each marked-up image as a new file, and upload those images instead of the PDF. AI assistants read images of documents just fine — and unlike a black box drawn in a PDF app, ink saved into a screenshot becomes part of the picture, with nothing recoverable underneath.

Method 4 — The paper method (works for everyone, every time)

Print the pages, black out the private parts with a thick marker (two passes), then photograph each page with your phone and upload the photos. Ink on paper photographed as pixels — there is nothing underneath to recover. Old-school and bulletproof.

Two warnings, because these mistakes are common

Never use a "free online PDF redaction" website. Think about what that means: uploading your unredacted credit report to a stranger's server in order to hide it from strangers. Every method above happens entirely on your own device.

Don't trust "draw a black rectangle" in ordinary PDF apps. In many PDF viewers (including browsers), a drawn black box just sits on top of the text — anyone can still select and copy what's underneath. If you're not using Preview's actual Redact tool (Method 2), use the page-skip, screenshot, or paper method instead, where there's genuinely nothing under the ink.

Or skip all of it

Every AI prompt in this toolkit has a typed variant: instead of uploading anything, you type in your accounts and the AI asks you for what it needs. Zero uploads, zero redaction, works exactly as well for the interview and the plan. If any of the above feels like more than five minutes of your life, take this door — the plan never depended on uploading a document.