



Credit Report Review Checklist

Are the following correct?	Yes	No	Error Dispute Date	Error Fixed?
Name				
Social Security Number				
Current Address				
Previous Addresses				
Phone Number				
Marital Status				
Employment History				
All Other Personal Information				
Public Records <ul style="list-style-type: none"> • Bankruptcy • Foreclosure • Child support • Judgements, liens, garnishments • Other public records 				
Credit Account <ul style="list-style-type: none"> • List of accounts/creditors • Joint accounts • Account balance • Payment history • Negative information 				

Tips:

- Look closely at collection accounts. Collection agencies sometimes buy debt in bulk and don't always verify that the information is correct before reporting it.
- To resolve errors, it is helpful to contact both the credit reporting agency and the source of the mistake (usually the creditor). Companies have 30 days to investigate potential errors.
 - If the company decides there was no error, you can write a 100 word statement with your side of the story; this will be added to your credit report and must be sent to anyone checking your credit.
- If you see any accounts you didn't open and/or you didn't co-sign for, you might be a victim of identity theft. For more information, visit <https://www.ftc.gov/idtheft>.
- Verify that negative information has been removed no later than 7 years after the last payment date (10 years for bankruptcy).
- If you've declared bankruptcy, make sure all appropriate accounts have a zero balance.

*This tool adapted from the Consumer Finance Protection Bureau's Your Money, Your Goals.
<https://www.consumerfinance.gov/your-money-your-goals/>*