PRINTABLE WORKSHEET

Credit Report Review Checklist

Use this checklist privately to identify possible reporting errors across all three nationwide credit bureaus.

1 / GET THE OFFICIAL FREE REPORTS

- [ ] Request Equifax, Experian, and TransUnion reports at AnnualCreditReport.com.
- [ ] Save the date you reviewed each report; keep reports and personal details in a secure place.
- [ ] Compare the same accounts across bureaus; reports may differ.

2 / VERIFY PERSONAL DETAILS

- [ ] Confirm names, addresses, and identity information are correct.
- [ ] Flag unknown addresses, aliases, or personal information that could signal a mixed file.

3 / REVIEW EVERY ACCOUNT

- [ ] Confirm creditor, account type, ownership, opening/closing dates, and balances.
- [ ] Check payment status, past-due amounts, limits, and dates of first delinquency if shown.
- [ ] Flag duplicate collections or an account reported as yours that you do not recognize.

4 / LOOK FOR OTHER UNUSUAL ITEMS

- [ ] Review hard inquiries; note any application you did not authorize.
- [ ] Review collections and reportable public records for accuracy and appropriate dates.

DO NOT SUBMIT YOUR COMPLETED CREDIT REPORT TO PROVISION.
For disputes, use the appropriate bureau and creditor reporting channels.

KEEP A PRIVATE RECORD

Dispute & Follow-Up Tracker

Document each alleged inaccuracy and the action taken. Save letters and proof securely for your own records.

Bureau / Creditor	Item or alleged error	Date sent	Response / next step

AFTER YOUR DISPUTE

- ☐ Save a copy of your dispute letter, evidence, submission receipt, and response.
- ☐ Most investigations are completed within 30 days; certain cases may take up to 45 days.
- ☐ If the error persists, consider disputing with the information furnisher and reviewing CFPB guidance.
- ☐ Monitor for changes; an investigation does not guarantee removal of accurate information.

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