

Credit Report Review Checklist

What to check on your Equifax, Experian and TransUnion credit reports

Use this checklist to review each credit report carefully. Information can differ among the three nationwide credit bureaus, so compare all three reports. You can request free weekly reports at **AnnualCreditReport.com**, the federally authorized source.

1. Start with all three reports

- ☐ Save or print a current report from Equifax.
- ☐ Save or print a current report from Experian.
- ☐ Save or print a current report from TransUnion.
- ☐ Write the date you reviewed each report.
- ☐ Keep copies of documents you may need later.

2. Personal information

- ☐ Check the spelling of your name and any name variations.
- ☐ Review current and previous addresses.
- ☐ Review employers or other identifying information shown.
- ☐ Flag unfamiliar information that could indicate a mixed file or identity-theft issue.

3. Open and closed accounts

- ☐ Confirm each account belongs to you.
- ☐ Check creditor/lender name and account status.
- ☐ Compare open/closed status with your records.
- ☐ Review reported balance, credit limit or original loan amount.
- ☐ Check the date opened and, when shown, date closed.
- ☐ Look for duplicate accounts that may represent the same obligation.

4. Payment history

- ☐ Review the month-by-month payment history.
- ☐ Compare any reported late payments with your statements or payment records.
- ☐ Check whether an account marked past due is actually current.
- ☐ Review charge-off, collection or other negative status information for accuracy and completeness.

5. Collections and other negative information

- ☐ Confirm the collection account is yours.
- ☐ Compare the collector name, original creditor, balance and dates with your records.
- ☐ Check whether paid or settled accounts show an accurate current status.
- ☐ Do not assume negative information is inaccurate simply because it is unfavorable.

6. Credit inquiries

- ☐ Review hard inquiries and identify the business that requested each one.
- ☐ Flag inquiries you do not recognize for further investigation.
- ☐ Remember that some account reviews and other soft inquiries may appear only to you and generally are not the same as an application-related hard inquiry.

7. Identity-theft warning signs

- ☐ Account you never opened.
- ☐ Address, phone number or employer you do not recognize.
- ☐ Inquiry you did not authorize or expect.
- ☐ Balance or account activity that does not match your records.
- ☐ If you suspect identity theft, use [IdentityTheft.gov](https://www.identitytheft.gov) for a recovery plan.

8. If something may be wrong

- ☐ Circle or highlight the exact item you believe is inaccurate or incomplete.
- ☐ Write what you believe is wrong and what the correct information should be.
- ☐ Gather supporting documents such as statements, payment confirmations, letters or identity-theft records.
- ☐ Keep copies of everything you send or upload.
- ☐ Dispute information you genuinely believe is inaccurate or incomplete; do not dispute accurate information simply because it is negative.

9. Final action list

- ☐ Create a separate list of every item that needs follow-up.
- ☐ Prioritize identity-theft or unfamiliar-account issues.
- ☐ Track disputes and responses in one folder.
- ☐ Recheck your reports after corrections or updates are processed.
- ☐ Continue building healthy habits: pay on time, manage balances responsibly and apply for new credit thoughtfully.

Follow-Up Worksheet

Use this page to organize items you want to investigate, document, or revisit.

Item / account	Bureau	What I need to verify	Next step

My follow-up notes

Important: Educational information only. Maximum Score Builders does not guarantee deletions, score increases, loan approvals, or specific results. Accurate negative information generally cannot be removed simply because it is negative. If you believe information is inaccurate or incomplete, you have the right to dispute it. This checklist is not legal advice.



Free Credit Learning Center

<https://maximumscorebuilders.com/credit-learning-center/>

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Consumer source: Federal Trade Commission, Consumer Advice — Free Credit Reports; AnnualCreditReport.com.