
FREE RESOURCE

Credit Report Review Checklist

A practical guide for reviewing your credit reports with intention.

Use this checklist when reviewing reports from each nationwide credit bureau. Information can differ from one report to another, so review each report carefully.

1. Personal Information

- ☐ Name and name variations are accurate.
- ☐ Current and previous addresses belong to you.
- ☐ Employer information, if shown, is accurate.
- ☐ You do not see personal information that appears to belong to someone else.

2. Account Details

- ☐ Every listed account is familiar to you.
- ☐ Open/closed status appears correct.
- ☐ Balances and credit limits appear accurate.
- ☐ Payment history matches your records.
- ☐ Dates opened and account ownership appear correct.
- ☐ Authorized-user and joint-account designations are accurate.

3. Negative Items

- ☐ Late payments are reported for the correct months.
- ☐ Collections and charge-offs belong to you and amounts appear accurate.
- ☐ Public-record information, if any, appears accurate.
- ☐ The same debt is not being inaccurately reported in a way that misstates what you owe.

4. Credit Inquiries

- ☐ Hard inquiries are recognizable and associated with applications you made.
- ☐ You understand that soft inquiries may appear but generally are not shown to lenders as applications for credit.

Potential Inaccuracies to Research

Bureau	Account / Item	What looks inaccurate	Supporting record

My Next Steps

- ☐ Gather statements, letters, receipts, identity records, or other relevant documentation.
- ☐ Keep copies of correspondence and note dates sent/received.
- ☐ Dispute information you believe is inaccurate or incomplete through the appropriate bureau/furnisher process.
- ☐ Recheck your reports after updates are completed.

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