



FREE CREDIT REPORT REVIEW CHECKLIST

KNOW WHAT TO CHECK BEFORE YOU DISPUTE

Use this worksheet while reviewing your credit reports. Check each item, write down anything that needs a closer look, and keep documents that support a possible error.

01 PERSONAL INFORMATION

- ☐ Your name and identifying information appear correctly.
- ☐ Addresses and other identifying details are familiar or explained.

02 ACCOUNT OWNERSHIP

- ☐ You recognize the accounts listed on your report.
- ☐ Any account you do not recognize is flagged for investigation.

03 BALANCES & PAYMENT HISTORY

- ☐ Balances make sense for the dates shown (reporting dates may differ).
- ☐ Payment history reflects payments you actually made.

04 DATES & ACCOUNT STATUS

- ☐ Account opening dates and current status appear accurate.
- ☐ Accounts marked open, closed, late, or charged off are correctly described.

05 DUPLICATES & OTHER QUESTIONS

- ☐ You checked whether the same debt is being reported inaccurately (multiple entries are not always errors).
- ☐ You identified any missing, incomplete, or inconsistent details worth verifying.

NOTES / ITEMS TO INVESTIGATE

NEXT STEP If something appears inaccurate or incomplete, note the specific issue, gather supporting records, and review the appropriate dispute process. Differences between reports do not automatically mean an error.

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