

# The 3 Bureau Report Checklist

The 6 spots I check, in order, and how to dispute an error yourself, free.

## GET ALL 3 REPORTS, FREE

- ☐ Go to AnnualCreditReport.com. All 3 reports are free, every week.
- ☐ Checking your own report doesn't lower your score.
- ☐ Open all 3 side by side. A mistake can show on one and not the others.

## THE 6 SPOTS, IN ORDER

### 1 Personal information

- ☐ Check your name, addresses, date of birth and employers.  
**WRONG:** a name, address or phone number that was never yours. Old addresses and name versions that are yours? Normal. Leave them.

### 2 Accounts

- ☐ Recognize it? Status right, or a closed account showing as open? Listed as the owner when you were only an authorized user?  
**WRONG:** a wrong status or owner, or an account someone else opened. Don't recognize one? See the free first steps.

### 3 Payment history

- ☐ Check every late mark against your records: a bank statement or payment confirmation.
- ☐ Check the dates: opened, last payment, first delinquency.  
**WRONG:** a late payment that wasn't late, or a wrong date. No proof either way? Dispute it anyway and make them verify it.

### 4 Balances and credit limits

- ☐ Check each balance and limit against your statements, and the date it was last reported.  
**WRONG:** paid off before that date but still shows owed. A limit reported lower than it is.  
Pay in full but see a big balance? Can be timing, not an error (see the 3 dates).

### 5 Collections

- ☐ Original creditor named? Balance right? Date of first delinquency there, and matching your records?
- ☐ Same balance counted twice, on the original account and the collection? Can be an error, not always. Check who owns the debt now.  
**WRONG:** details that don't match your records.

### 6 Inquiries

- ☐ Match every hard inquiry to something you applied for.  
**WRONG:** a hard inquiry nobody authorized. Check with the company first: a lender's name can look unfamiliar, and one car application can go to several lenders.

**Every negative item gets worked.** Proof it's wrong? Dispute it with the proof. No proof? Dispute it anyway and make them verify it.

## HOW TO DISPUTE AN ERROR YOURSELF · FREE

- ☐ 1 Write down exactly what's wrong, and why.
- ☐ 2 Gather your records. Send copies, never originals.
- ☐ 3 File with each bureau that shows it, online or by mail. On 2 reports? That's 2 disputes.
- ☐ Keep copies of everything. Mailing it? Send it a way you can track.
- ☐ Note the date the bureau receives it. It generally has 30 days from then to investigate, and must send you the results in writing.
- ☐ You can also dispute with the company that reported it.

**The law:** Fair Credit Reporting Act, 15 U.S.C. § 1681i. The bureau generally has to reinvestigate, free. By law, a disputed item that's wrong or can't be verified has to be corrected or deleted. Came back verified? There's a next move, and the Skool walks you through it.

## ACCOUNT SOMEONE ELSE OPENED? FREE FIRST STEPS

**Not sure it's fraud? Check with the company first. A collector's or bank's name can look unfamiliar.**

**Sure it isn't yours?**

- ☐ 1 Report it at IdentityTheft.gov, the FTC's site. You get a free recovery plan and your identity theft report.
- ☐ 2 Place a free 1 year fraud alert with one bureau. That bureau has to tell the other two.
- ☐ 3 Dispute it with each bureau that shows it, and ask them to block it. Include a copy of your identity theft report and proof of your identity.

## YOUR CARD'S 3 DATES

- ☐ **Statement closing date:** most cards report your balance to the bureaus around this date.

- ☐ **Pay down day:** a few days before the statement closes, pay the balance down. A smaller balance can get reported.

- ☐ **Due date:** still pay the rest on time, by this date.