5-Step Credit Report Check

A short checklist from DaVinci, Credit Educator at THECR3DITPLUG. Use it beside your own report: pull your free reports, review each section, and keep a simple record. This is education only. THECR3DITPLUG does not file disputes or contact credit bureaus or creditors for you, and no results are promised.

1 Pull your free reports

Go to **AnnualCreditReport.com**, the official website for free credit reports from Equifax, Experian, and TransUnion. Federal law gives you the right to request a free report from each of these bureaus. Pull all three when you can, because the information is not always the same. Save a copy for your records. Keep your reports private. Do not share your report, Social Security number, or account numbers.

2 Check your personal information

Start with the identifying information on each report. Review your name and any name variations, current and former addresses, date of birth, and employers. Mark anything that is not yours or is clearly wrong, such as an address you never used or a name that is not yours.

3 Review every account

Read each account line by line. Look for:

- Accounts you do not recognize
- Balances that do not match your records
- Dates that look wrong, including opened, closed, last activity, or first reported
- Personal information errors attached to an account

Accounts you do not recognize can be a reporting error or a sign of identity theft. You can review official next steps at IdentityTheft.gov and with the credit bureaus. Do not share your report with people you do not trust.

4 Review inquiries and other items

Look at who has requested your report (inquiries) and at any collections or public-record items. Ask whether you recognize each one, and whether the date and amount look right. Inquiries or items that are not yours, or that look inaccurate, belong in your notes so you can decide what to do next.

5 Dispute inaccurate information and keep records

If you find information that is inaccurate or does not belong to you, you can dispute it directly with the credit bureau that issued the report, and with the company that reported it. Be specific about what is inaccurate. Send copies of supporting documents, not originals. Write down what you sent, when you sent it, and any reference numbers or responses. Outcomes vary. A dispute does not promise that information will be changed.

KEEP A SIMPLE RECORD

Your review log

Use this page while you read your reports. One line per item you want to follow up on. Keep this worksheet with your reports in a safe place. Do not write your Social Security number or full account numbers here if other people might see this page.

DATE	BUREAU	WHAT I NOTICED	WHO I CONTACTED	REFERENCE NO.	FOLLOW-UP

Keep your information private

Your credit report, Social Security number, and account numbers are sensitive. Do not post them, send them in a public message, or share them on a call with people you do not trust. THECR3DITPLUG will not ask you to send your full report or Social Security number in order to receive this checklist or educational emails.

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