Credit report checklist

To check your credit report safely and completely, get your free files from Annual Credit Report. Review your personal details, all credit accounts, public records, and recent inquiries for errors.

Personal Information

- Check your full name and any old names or fake names.
- Check your Social Security number for typos.
- Check your current and past home addresses.
- Check your phone numbers and job history.

Credit Accounts

- Look at every open and closed loan or credit card.
- Check that your current balances and credit limits are right.
- Make sure paid-off debts show a zero balance.
- Look for late or missed payments that you know you paid on time.
- Check for accounts listed twice or debts that are not yours.

Public Records and Collections

- Check for bankruptcy filings and confirm the discharge details are right.
- Look at collection accounts to see if the amounts and dates are true.
- Check if negative info is older than 7 years (most must fall off after this time).

Credit Inquiries

- Look at hard inquiries from lenders when you asked for credit.
- Look at soft inquiries where lenders checked your file without hurting your score.
- Find any hard inquiries from companies you do not know (this can mean identity theft).

How to Dispute Errors

- Write down the exact account number and the reason it is wrong.
- Send copies of bills or payment proof to the credit bureau.
- Keep copies of your letters and mail them with return tracking.

Where do I check?

- https://www.freecreditreport.com/
- Credit Karma (Advertising/paid)
- Equifax (Advertising/paid)