

Credit Report Review Checklist

A+ Credit Education Center - Educational use only

Before you begin

Obtain reports from the federally authorized source and create a private folder for your notes.

Review each section

Check personal information, accounts, balances, dates, payment history, collections, inquiries, and public records.

Document possible errors

Write what appears wrong, why, and which supporting documents you have.

Protect sensitive information

Store reports securely and never email them through ordinary email.

Review area	Notes
Personal information	
Open accounts	
Closed accounts	
Collections/charge-offs	
Inquiries	
Possible identity theft	
Follow-up date	

Do not write Social Security numbers, dates of birth, passwords, or full account numbers on this worksheet.