

Credit Repair Checklist

Your Quick-Start Guide to Better Credit

This checklist will help you take the first steps toward understanding and improving your credit. Work through each section at your own pace. Small, consistent actions add up to big results.

Step 1: Get Your Credit Reports

- Go to AnnualCreditReport.com (the only official free source)
 - Request your report from Equifax
 - Request your report from Experian
 - Request your report from TransUnion
 - Save or print each report for review
- Tip:** *You can get one free report from each bureau every week. Space them out if you want to monitor changes over time.*

Step 2: Review Your Reports for Errors

- Check that your name, address, and SSN are correct
 - Look for accounts you do not recognize
 - Check for incorrect account balances
 - Look for late payments that were actually on time
 - Check for accounts listed as open that you closed
 - Note any duplicate entries
 - Highlight anything that looks wrong or unfamiliar
- Tip:** *Errors are more common than you think. Even small mistakes can hurt your score.*

Step 3: Dispute Any Errors

- Write a dispute letter for each error (keep it simple and factual)

- Include copies of any supporting documents
 - Send disputes to each bureau reporting the error
 - Send by certified mail with return receipt requested
 - Keep copies of everything you send
 - Note the date you sent each dispute
- ***Tip: Bureaus have 30 days to investigate. Mark your calendar to follow up.***

Step 4: Build Credit-Healthy Habits

- Set up autopay or reminders for all bills
 - Keep credit card balances below 30% of your limit
 - Avoid opening too many new accounts at once
 - Keep old accounts open (length of history matters)
 - Check your credit report at least once every 4 months
 - Create a simple budget to stay on track
- ***Tip: Payment history and credit utilization are the two biggest factors in your score. Focus there first.***

Step 5: Track Your Progress

- Write down your starting credit score (if you know it)
- Set a realistic goal score
- Check your score monthly (many banks offer free access)
- Celebrate small wins along the way

Remember: Credit repair is a process, not an overnight fix. Be patient with yourself, stay consistent, and you will see results.

For more detailed guides and step-by-step strategies, visit ericcoste.com/credit-hub

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