Reviewing your credit reports

Look through your credit reports carefully to make sure all the information is correct.

Errors on your credit reports can negatively affect your credit scores and ability to get a loan. Reviewing your reports on a regular basis can also help you monitor for things like identity theft and fraud.

Sometimes your information isn't reported to all three nationwide credit reporting companies. As a result, some things may not be listed on all three reports, especially information about older accounts, accounts you've closed, or some of your older jobs or addresses.

This can cause inconsistencies among your credit reports. It's most important to make sure that the information that is listed on each report is correct.

What to do

- **Start by getting free copies of your credit reports.** Use the "Requesting your free credit reports" tool to find out how.

- **Read through each credit report carefully**, using the checklist as a guide for what errors to look for.

A step further

If you find any mistakes on your credit reports, you should dispute them. Use the "Disputing errors on your credit reports" tool to get started.

In addition to your free annual credit report, you also can now request your free credit reports **weekly** from each of the nationwide credit reporting agencies through April 20, 2022 at https://www.AnnualCreditReport.com. You can also get six free credit reports every twelve months from Equifax through December 31, 2026.

To access a dynamic and fillable version of this tool, visit https://www.consumerfinance.gov/your-money-your-goals/tools

Monitor and find errors by **Reviewing your credit reports** regularly

1. Make a copy of this tool, one for each of the three nationwide credit reporting companies.

2. Use the checklist to review the five sections of each of your credit reports.

3. Write down any questions you have or incorrect information you need to dispute.

Name of credit reporting company: _____

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
Header and identifying information	☐ My name (including spelling)	
	☐ My Social Security number	
	☐ My current telephone number	
	☐ My current address	
	☐ My previous addresses	
	☐ My employment history	
Public record information	☐ My financial public record information, like bankruptcies, judgments, or tax liens	
Collection agency account information	☐ My accounts, if any, in collections	
	☐ The status of each of my accounts	

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
Credit account information	☐ All of the accounts are mine	
	☐ The status of each of my accounts, such as whether they are open or closed; and whether I paid on time, missed payments, or paid less than the amount due.	
	☐ I'm accurately listed as an authorized user, co-signer, or joint owner	
	☐ All accounts I've closed are listed as "closed by the consumer"	
Inquiries made to your account	☐ I recognize all "hard inquiries" or times when I've applied for credit and a lender reviewed my credit report. To learn more about inquiries, visit https://www.consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317	