FREE DOWNLOAD · PERSONAL CREDIT

A step-by-step guide to reviewing, disputing, and rebuilding your credit profile — in the right order.

This checklist walks you through the same process we use with clients: start by knowing exactly what's on your reports, then work through accuracy, disputes, and positive habits in a clear sequence. Check items off as you go.

Step 1 — Pull Your Reports

- ■ **Request your report from all three bureaus** — Experian, TransUnion, and Equifax often show different information.
- ■ **Use a reliable, free source** — annualcreditreport.com is the official site for your free federal reports.
- ■ **Save a dated copy of each report** — You'll want a "before" snapshot to compare against later.
- ■ **Note your current score(s)** — Track where you're starting from so you can measure real progress.

Step 2 — Review Every Section for Accuracy

- ■ **Personal information** — Confirm your name, addresses, and employer history are correct and current.
- ■ **Account details** — Check balances, credit limits, payment status, and open/close dates on every account.
- ■ **Public records** — Look for bankruptcies, judgments, or liens — confirm they're accurate and correctly dated.
- ■ **Hard inquiries** — Flag any inquiry you don't recognize or didn't authorize.
- ■ **Collections** — Verify the amount, the original creditor, and whether the debt is actually yours.

Step 3 — Dispute What's Inaccurate

- ■ **Gather supporting documentation** — Payment records, account statements, or correspondence that backs up your dispute.
- ■ **File disputes with each bureau reporting the error** — An item may need to be disputed separately with more than one bureau.
- ■ **Keep copies of everything you send** — Dates, letters, and confirmation numbers matter if you need to follow up.

- **Track your 30-day response window** — Bureaus are generally required to investigate within 30 days of a dispute.
- **Review the results carefully** — Confirm the correction actually appears on your updated report.

Step 4 — Address Collections & Late Payments

- **Confirm the debt before paying anything** — Request debt validation in writing before making a payment.
- **Consider a goodwill letter for isolated late payments** — Some creditors will remove an accurate late payment as a courtesy for an otherwise good history.
- **Get any settlement or payment agreement in writing** — Verbal agreements with collectors are hard to enforce later.
- **Watch how paid accounts are reported afterward** — Confirm the updated status is reflected accurately on your report.

Step 5 — Build Positive Habits Going Forward

- **Pay every account on time, every month** — Payment history is the single largest factor in most scoring models.
- **Keep credit card balances low relative to your limits** — Aim to stay well under 30% utilization on each card.
- **Avoid opening several new accounts at once** — Space out new applications to limit the impact of hard inquiries.
- **Recheck your reports every few months** — Confirm corrections stuck and catch any new issues early.

Level Up Remedies provides education and guidance to help you understand and address your credit profile. We do not guarantee removal of accurate information or any specific score increase, and results vary by individual situation. We are not a law firm and this checklist is not legal advice.