

# Credit Report Review Checklist

You're reviewing your credit report for errors.

## Review Each Category

- ☐ Identity information (name, address, SSN) is correct
- ☐ Accounts and balances match your records
- ☐ Payment status is accurate
- ☐ No duplicate accounts appear
- ☐ No unfamiliar items or accounts appear

## Notes on Anything Found

Account / Item

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### What Looks Wrong

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*This is a general-purpose template for your own use. It is not a substitute for legal, financial, or tax advice.*

## How to Use This Credit Report Review Checklist

### When to Use It

You're reviewing your credit report for errors. Review each field carefully and adapt it to your specific situation before sending or using it.

### Step-by-Step Instructions

1. Pull your credit reports from each of the three major bureaus.
2. Go through each category on this checklist for every account listed.
3. Note any account or item that looks incorrect or unfamiliar.
4. Use the Credit Report Dispute Letter templates in this Resource Center to dispute anything you find.

### What to Do With It Once Complete

If you find an error, proceed directly to the Credit Report Dispute Letter templates in Section 1 of this Resource Center.

**Important:** If you find an error, route it directly to the Credit Bureau Dispute Letter or Furnisher Dispute Letter in this Resource Center rather than assuming the item will resolve itself.

**Related guide:** How to Dispute a Credit Report Error — <https://www.reliefguardian.com/consumer-rights/fcra>