

CREDIT IMPROVEMENT CHECKLIST

1. CHECK YOUR CURRENT CREDIT STANDING

- ☐ Download all 3 credit reports (Experian, Equifax, TransUnion)
- ☐ Review each report for accuracy
- ☐ Highlight negative items (collections, charge-offs, late payments)
- ☐ Identify duplicate accounts
- ☐ Identify outdated accounts (older than 7 years)
- ☐ Save a clean PDF copy to send during your credit audit

2. DISPUTE INCORRECT OR INACCURATE INFORMATION

- ☐ Look for accounts you don't recognize
- ☐ Mark incorrect balances or statuses
- ☐ Identify old personal information to remove (addresses, names, numbers)
- ☐ Draft dispute letters
- ☐ Send disputes by mail or online
- ☐ Track dispute response dates (30–45 days)

3. IMPROVE PAYMENT HISTORY (35% OF SCORE)

- ☐ Set up automatic payments for bills
Pay all current accounts on time
- ☐ Catch up on any payments overdue by 30–60 days
- ☐ Contact lenders for goodwill adjustments (if applicable)
- ☐ Avoid any new late payments

4. LOWER YOUR CREDIT UTILIZATION (30% OF SCORE)

- ☐ Keep credit card balances under 30%
- ☐ For best results, aim for 10% or less
- ☐ Pay credit cards before the statement date, not the due date
- ☐ Request credit limit increases
- ☐ Avoid maxing out cards
- ☐ Avoid closing old credit cards

5. BUILD POSITIVE CREDIT ACCOUNTS

- ☐ Open a secured credit card (if needed)
- ☐ Consider a credit builder loan
- ☐ Keep accounts open at least 6–12 months
- ☐ Add small monthly recurring charges (Netflix, phone bill, etc.)
- ☐ Pay in full each month
- ☐ Avoid applying for too many accounts at once

6. REMOVE OLD OR INCORRECT PERSONAL INFORMATION

- ☐ Remove old addresses
- ☐ Remove misspelled names
- ☐ Remove outdated employers
- ☐ Update current phone number & address
- ☐ Clean personal info before disputing accounts
(This helps disputes stick more effectively.)

7. MONITOR YOUR CREDIT CONSISTENTLY

- ☐ Check reports monthly
- ☐ Track changes in score
- ☐ Look for new inquiries
- ☐ Freeze your credit for protection (optional)
- ☐ Use a credit monitoring app you trust

8. AVOID THESE COMMON CREDIT MISTAKES

- ☐ Applying for multiple credit cards at once
- ☐ Making minimum payments only
- ☐ Co-signing loans
- ☐ Taking out high-interest loans
- ☐ Closing your longest credit account
- ☐ Ignoring collection calls (they don't go away)

9. PREPARE FOR A FULL CREDIT AUDIT

- ☐ Gather 3 credit reports
- ☐ List all negative accounts
- ☐ Highlight top 3 priorities for fixing
- ☐ Write down financial goals (car loan, mortgage, credit cards, etc.)
- ☐ Book a free credit consultation



**Need help? We can review everything for you!
Click below to schedule your free consultation.**

SCHEDULE YOUR FREE AUDIT.

