

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- Identify outdated accounts (older than 7 years)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- Remove outdated employers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



TP
CREDIT & TAX
SOLUTIONS

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

SCHEDULE YOUR FREE AUDIT.



TPCREDITANDTAX@GMAIL.COM



662-267-5435



HOUSTON, MISSISSIPPI