



Credit Report Review Checklist

This checklist will help you determine the accuracy of the information on the report. Once you've received your Credit Report, review it with the following checklist items in mind. Place an **X** in the *Yes* box next to each question.

Today's date: _____ **Credit reporting agency:** _____

Is this item correct on your report?	YES
Is your name correct?	
Is your social security number correct?	
Is your current address correct? Is your current phone number correct?	
Are the previous addresses they have listed for you correct?	
Is your marital status listed correctly?	
Is the employment history they have listed for you accurate?	
Is everything listed in the personal information section correct?	
Is there anything listed in the public record information? Is it correct? Highlight the information you think may not be correct.	
Review each item under the credit account (trade account) section. Are the accounts on the list still open?	
Are all of the current balances correct?	
Are accounts where you are an authorized user or joint owner listed?	
Are zero balances recorded for debts discharged in bankruptcy? For debts paid in full?	
Are you listed as a co-signer on a loan? Is this correct?	
Are accounts that you closed listed as "closed by the consumer"?	
Is negative information reported on each credit account correct? Look for late payments and missed payments. Highlight those items you think are not correct.	
Are any accounts listed more than once? Check to make sure the same account is not listed multiple times in the collections section.	
Is old negative information still being reported? If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.	
Do you suspect that you have been the victim of identity theft after reviewing your credit reports?	

When you are finished and you have found a discrepancy on the report, you will need to resolve the issue with the credit reporting agency or creditor that provided the initial information. Begin the process with the credit reporting agency, be sure to explain what you think is wrong and why.

Be sure to do a review checklist each time you request your credit report. Then, keep the completed checklist with your credit report. Remember your credit report contains a lot of personal and financial information, so be sure to keep any hard or electronic copies in a safe place. If you do not wish to hang on to your hard-copies be sure to shred them before getting rid of them.

For additional copies of this checklist, visit NIBOA.org resource section.