

# 7-step credit report cleanup checklist

Review reports. Document real errors. Verify the result.

The seven steps describe a workflow, not a seven-day repair schedule. Do not enter Social Security numbers, full account numbers, or dispute evidence into public forms. Keep completed worksheets private.

## Step 1 - Get the actual reports

☐ Request your free Equifax report.

☐ Request your free Experian report.

☐ Request your free TransUnion report.

Use the authorized AnnualCreditReport.com site. The three nationwide bureaus currently let consumers check each report free weekly. Save each report privately and note its date. A credit score alone is not enough to see the underlying fields.

## Step 2 - Mark the exact item

☐ Circle the account and bureau where the problem appears.

☐ Record the exact balance, status, payment month, date, ownership, or personal-information field in question.

☐ Check whether the same item appears differently at another bureau.

“My score fell” is a symptom; “Experian lists a \$420 balance after my settlement confirmation says \$0” is a specific field you can investigate.

## Step 3 - Separate errors from accurate negative history

☐ Decide what is inaccurate or incomplete and why.

☐ Keep accurate but unfavorable information on a separate list of money-management or rebuilding steps.

Do not file a dispute simply because an accurate collection or late payment hurts your score. Read how to read the report if the status or dates are unclear.

## Step 4 - Gather evidence

☐ Save copies of statements, payment confirmations, settlement letters, account messages, or identity-theft records that directly support your claim.

☐ Make a private copy of the relevant report page with the disputed field marked.

☐ Keep originals in a safe place; submit copies as appropriate.

Match each document to a specific factual issue. Avoid sending unrelated sensitive records.

# Send, track & verify

## Step 5 - Send a clear dispute

- ☐ State the item, the exact error, the correct information you believe should appear, and why.
- ☐ Submit to the credit reporting company showing the error and consider notifying the company that supplied the information.
- ☐ Save copies of the dispute, evidence, submission confirmation, and date.

For method choices and evidence, use our credit reports and disputes hub. The CFPB says correcting an error generally means contacting both the credit reporting company and the furnisher. If the problem is identity theft, use [IdentityTheft.gov](https://www.identitytheft.gov) for the appropriate recovery route.

## Step 6 - Track each case

- ☐ Record the submission date, bureau, confirmation number, and response deadline described in the bureau's notice.
- ☐ Save any request for more information and any response.

Track time from receipt of the dispute, not from the day you started this checklist. The CFPB says a credit reporting company generally must investigate within 30 days of receiving a dispute; certain circumstances allow up to 45 days. It then has five business days after completing the investigation to notify you of the results. Record the receipt date and keep the bureau's notices. These investigation periods are not a guarantee that information will be deleted or that a score will increase. See the CFPB explanation of dispute investigation timing and exceptions.

## Step 7 - Verify the result

- ☐ Read the investigation result and obtain the updated report when available.
- ☐ Check whether the specific field was corrected, the item was deleted, or nothing changed.
- ☐ Check other bureaus separately and retain your documentation.

If a result says “verified as accurate” but your evidence still conflicts, use our guide to a verified dispute and consider your next step based on the exact item. A correction does not guarantee a particular score increase.

# Private tracking worksheet

Use a separate block for each bureau and disputed item. Record only the account reference needed to recognize your own records.

## Item 1

|                         |  |
|-------------------------|--|
| Bureau and report date  |  |
| Account / field         |  |
| What the report says    |  |
| What the evidence shows |  |
| Submitted / received    |  |
| Result / next step      |  |

## Item 2

|                         |  |
|-------------------------|--|
| Bureau and report date  |  |
| Account / field         |  |
| What the report says    |  |
| What the evidence shows |  |
| Submitted / received    |  |
| Result / next step      |  |

## Item 3

|                         |  |
|-------------------------|--|
| Bureau and report date  |  |
| Account / field         |  |
| What the report says    |  |
| What the evidence shows |  |
| Submitted / received    |  |
| Result / next step      |  |

Official references: [AnnualCreditReport.com](https://annualcreditreport.com); FTC - Free Credit Reports; CFPB - How do I dispute an error on my credit report?; CFPB - How long does it take to repair an error on a credit report?

Source page: [fixmymoneylife.com/credit-report-cleanup-checklist](https://fixmymoneylife.com/credit-report-cleanup-checklist)

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