

Late payment review & action plan

Record the facts, choose the appropriate route, and track the result. Keep completed copies private.

1 Review the reported late payment

Creditor

Date payment was sent

Account reference (last four digits only)

Date lender credited payment

Month reported late

Payment returned or reversed?

☐ Yes ☐ No ☐ Unsure

Payment due date

Does the reporting appear accurate?

☐ Yes ☐ No ☐ Unsure

Reported delinquency (days)

☐ 30 ☐ 60 ☐ 90 ☐ 120+

2 Choose the next step

☐ Dispute a real error

Match the exact month and field to supporting records.

☐ Request goodwill

For accurate history: a voluntary request, with no guarantee.

☐ Bring the account current

Confirm the catch-up amount or written hardship terms.

☐ Keep rebuilding

Prevent new late payments and track accurate reporting.

3 Track the action and response

Date submitted / received

Evidence sent

Response date / summary

Result on updated report

Next step