

Choose your next credit step

Fill in the fields and save a copy, or print and complete by hand.

Use nicknames such as Card A. Do not enter SSNs, account numbers, or passwords.

Review date (MM/DD/YYYY)

Next review date (MM/DD/YYYY)

1

One priority for this month

What specific issue will you address?

Your next action, expected result, and who to contact

2

Protect payments before paying extra

Record any overdue required payment, even if it is less than 30 days late.

Account nickname	Due date	Required amount (\$)	Payment posted?

If an account is overdue, ask what amount would bring it current.

3

Record balances shown on your credit report

Card nickname	Balance (\$)	Limit (\$)	Bureau	Report date

Utilization = reported balance / credit limit x 100. Add balances and limits for the total.

Verify what actually changed

A completed payment and a changed credit report are separate checkpoints.

4

Save a comparable score snapshot (optional)

Bureau

Scoring model / version

Provider

Earlier score

Earlier score date

Later score

Later score date

Use the same bureau and model at two different dates. A change is not guaranteed.

5

Track your action and the evidence

Account nickname and bureau

Action date / payment posted date

Starting balance, status, or disputed field

Exact change you expect to see

What the later report actually shows

Verification date / remaining follow-up

6

Monthly review

- ☐ Upcoming required payments are funded or assistance has been requested.
- ☐ Scheduled payments posted; any returned payment has been addressed.
- ☐ I checked all currently overdue payments, including less than 30 days late.
- ☐ I separately checked any 30-day-or-longer late marks on my credit reports.
- ☐ I saved dispute or payment confirmations and checked the reported result.

Next priority / follow-up date

Help: fixmymoneylife.com/credit-score/how-to-improve-your-credit-score-step-by-step

Educational worksheet. No score prediction. Keep completed copies private.