

Compare reports and scores

Identify the source of a difference before deciding what to do.

Print and complete offline. Use account nicknames only. Do not add Social Security numbers, passwords, full account numbers, or copies of identity documents.

1. Compare like with like

Record these labels	Score A	Score B
Provider / displayed score		
Model and version		
Bureau / calculation date		
Purpose / stated range		

2. Review the actual report

- ☐ Obtain and privately save each bureau report you need.
- ☐ Compare the reporting dates before treating a balance gap as an error.
- ☐ Identify the exact account, date, or field that needs investigation.
- ☐ Match your concern to a statement or other supporting record.

3. Record the next step

Bureau / report date	Issue and supporting record	Action / follow-up

Different scores alone do not prove a reporting error. A correction does not guarantee a particular score change. Official report requests: AnnualCreditReport.com.

Track freezes and temporary lifts

Complete and confirm each bureau request separately.

Use this page for your own files. Record status and dates only; keep sign-in details and confirmation documents in a separate secure location. A freeze does not resolve existing fraud.

1. Confirm the three files

Bureau	Request date	Frozen confirmed	Next action
Equifax			
Experian			
TransUnion			

2. Prepare a lender access window

- ☐ Ask the lender which bureau reports and applicants it needs.
- ☐ Confirm whether another restriction, such as a credit lock, is active.
- ☐ Allow time for account recovery or additional identity verification.
- ☐ Save the lift confirmation; ask the lender to retry when access is active.

Bureau / applicant nickname	Lift starts	Lift ends	Frozen again?

Ask: "Which bureau could you not access? When will you check again, and will you need a later credit check?"
Confirm the freeze is restored after a scheduled lift ends.

Track a child's freeze

Use the protected-consumer instructions for the child's age.

Parent or guardian organizer for a child under 16. This is not a bureau application form. Read each bureau's current instructions before sending the requested identification and authority documents.

1. Prepare each request

- ☐ Confirm who is legally authorized to make the request.
- ☐ Use the bureau links in the FTC child identity theft guide.
- ☐ Check adult identity, address, child identity, and authority requirements.
- ☐ Use the required official form and secure submission or mailing method.
- ☐ Retain originals unless the bureau specifically requires otherwise.

2. Track the outcome, not just submission

Bureau	Sent / delivered	More proof needed?	Freeze confirmed	Follow-up
Equifax				
Experian				
TransUnion				

3. Plan secure recordkeeping

Record where the confirmations and future removal instructions are kept, without copying the child's identifying numbers into this worksheet. One confirmation does not complete the other two requests.

If an unfamiliar account already exists, contact the business and bureaus and use IdentityTheft.gov for recovery steps. A freeze does not remove fraudulent accounts.

Official guidance: consumer.ftc.gov/articles/how-protect-your-child-identity-theft