

Late-payment score audit

Use matching score products and dated credit reports. This worksheet records an observed difference; it cannot isolate a late-payment penalty. No SSNs or full account numbers.

1. Compare the same information

	Earlier	Later
Score (300-850)		
Model and exact version		
Credit bureau		
Score calculation date		
Report snapshot date		
Total card balances		
Total card limits		
Utilization (if available)		
Late entry: month / status		
Other report changes		

2. Calculate the observed change

Later score - earlier score =

points (negative means a decline)

A numerical difference is not proof that one entry caused every lost point.

3. Check the comparison

- ☐ Same scoring model AND version on both dates.
- ☐ Same credit bureau on both dates.
- ☐ Report snapshots correspond to the score calculation dates.
- ☐ The new late entry is present in the later scored report.
- ☐ Balances, limits, account aging, inquiries and other entries reviewed.

Keep completed copies private. Save a copy after filling in the fields.

Choose your next step

Use the account status and reporting accuracy to decide what to check next. An accurate historical late entry can coexist with a current account status.

4. Record your next action

Current account status

Catch-up amount quoted by creditor

Specific reporting error, if any

5. Gather relevant evidence

- ☐ Account statement and original due date
- ☐ Payment confirmation and creditor posting date
- ☐ Bank record; note that withdrawal and posting dates can differ
- ☐ Report page showing the disputed month and account
- ☐ Autopay records and lender correspondence, if relevant

6. Use this call script

Please confirm how many days past due my account is, the exact amount needed to bring it current, when my payment will be credited, and what information you furnished to each credit bureau. If I cannot catch up, what repayment or hardship options may be available?

Call date / reference

Agreed next step

If information appears wrong

Identify the specific factual error. Retain copies of supporting documents and dispute through the credit reporting company and the furnisher as appropriate. Do not dispute accurate information solely because the score declined.

Official references

[FICO: how credit actions affect scores](#)

[CFPB: understanding different credit scores](#)

[CFPB: disputing a credit-report error](#)