Credit Improvement Checklist

A step-by-step list for understanding your credit report, fixing errors, and building habits that support a healthier credit profile over time.

How to use this checklist: work through one section at a time and tick each box as you go. Improving credit takes time. Nobody, including a paid company, can promise a specific score or remove accurate information from your report.

Step 1: Get your credit reports

- ☐ Request your reports from all three nationwide credit bureaus (Equifax, Experian and TransUnion) at **AnnualCreditReport.com**, the official site. Free reports are available there every week.
- ☐ Save or print each report and note the date you pulled it.
- ☐ Be wary of look-alike sites that ask for a credit card to see a "free" report. The official site does not require one.

Step 2: Review every section

- ☐ **Personal information:** check your name, current and past addresses, and Social Security number for mistakes.
- ☐ **Accounts:** make sure you recognize every account. An unfamiliar account can be a sign of identity theft.
- ☐ **Payment history:** check that late payments, balances and credit limits are reported correctly.
- ☐ **Negative items:** note the dates. Most negative information can stay on a report for about 7 years, and bankruptcy for up to 10 years.
- ☐ **Inquiries:** look for credit applications you did not make.

Step 3: Dispute errors

- ☐ For each error, write down the account, what is wrong, and what the correct information should be.
- ☐ Gather copies (never originals) of documents that support your dispute.
- ☐ File a dispute with each bureau that shows the error, online or by mail. Disputing is free. Consider also notifying the company that supplied the information.
- ☐ Keep a log of the date, method and confirmation number for every dispute.
- ☐ Watch for the results. Bureaus generally have 30 days to investigate a dispute, and they must send you the results in writing.

Know your rights: according to the FTC, no one can legally remove accurate and timely negative information from a credit report. Under the Credit Repair Organizations Act, it is illegal for credit repair companies to lie about what they can do for you or to charge you before they have performed their services. Anything a credit repair company can legally do, you can do yourself at little or no cost.

Step 4: Understand what shapes a FICO Score

FICO describes five general categories and how much each typically matters for the general population:

Category	Weight	What it covers
Payment history	35%	Whether you have paid past credit accounts on time
Amounts owed	30%	How much you owe, including how much of your available credit you use
Length of credit history	15%	How long your accounts have been open
New credit	10%	Recently opened accounts and recent applications
Credit mix	10%	The variety of credit types, such as cards and installment loans

Source: myFICO. Weights are general and vary from person to person. Other scoring models weigh things differently.

Step 5: Protect your credit

- [ ] Consider a **credit freeze** with each of the three bureaus. Placing and lifting a freeze is free, and it helps stop new accounts from being opened in your name.
- [ ] Use strong, unique passwords for bank and card accounts, and turn on two-factor sign-in where it is offered.
- [ ] Shred documents that show account numbers before you throw them away.
- [ ] If you spot identity theft, report it at IdentityTheft.gov for a personalized recovery plan.

Step 6: Build better habits

- [ ] Pay every bill on time. Automatic payments or calendar reminders can help.
- [ ] Keep card balances low compared with your credit limits.
- [ ] Apply for new credit only when you need it.
- [ ] Think before closing older accounts, since they count toward the length of your credit history.
- [ ] Make a simple monthly budget, and plan a payoff order for any debt you carry.
- [ ] Re-check your reports regularly so you catch new errors early.

Helpful official resources

AnnualCreditReport.com: official free credit reports
ConsumerFinance.gov (CFPB): guides on credit reports, scores and disputes
Consumer.FTC.gov: credit repair scams and your rights
IdentityTheft.gov: report and recover from identity theft
myFICO.com: how FICO Scores are calculated

Important: this checklist is general educational information from Bad Credit Freedom. It is not financial, legal or credit-repair advice, and following it does not guarantee any change to your credit score, report or approval for credit. For advice about your situation, talk with a qualified professional, such as a nonprofit credit counselor.