

Credit Report Review Worksheet

Use this worksheet to review each section of your credit report. Highlight or make notes of any information you think may not be correct, these can be mistakes or identity theft. Do this for each credit report you get throughout the year.

Today's Date: _____ **Name of credit reporting agency:** _____

Check if "yes"	Personal Information
	Is your name correct?
	Is your Social Security Number correct?
	Is your current address correct? Is your current phone number correct?
	Are the previous addresses listed for you correct?
	Is your marital status listed correctly?
	Is the employment history listed for you correct?
	Is other information or notes in this section correct?

Check if "yes"	Account Histories
	Are accounts listed yours?
	Are accounts where you are an authorized user or joint owner listed?
	Are you listed as a co-signer?
	Are the accounts on the list still open?
	Are the accounts that you closed listed as "closed by the consumer"?
	Are any accounts listed more than once? Check to make sure the same account is not listed multiple times.
	Are all of the current balances correct?
	Are zero balances recorded for debts paid in full or discharged in bankruptcy?
	Is negative information reported on each credit account correct? Look for late payments and missed payments.
	Is old negative information still being reported? The negative information reporting limit is usually seven years.

Check if "yes"	Public Records
	Is there anything listed in the public record section? Examples: bankruptcy filing, court records of tax liens or monetary judgements.

Check if "yes"	Collections
	Is anything listed in the collections section?

Check if "yes"	Inquiries
	Are there any hard inquiries? Do you recognize the financial institutions who accessed your credit report?