



## GETTING STARTED

# Reviewing your credit reports

Look through your credit reports carefully to make sure all the information is correct.

Errors on your credit reports can negatively affect your credit scores and ability to get a loan. Reviewing your reports on a regular basis can also help you monitor for things like identity theft and fraud.

Sometimes your information isn't reported to all three nationwide credit reporting companies. As a result, some things may not be listed on all three reports, especially information about older accounts, accounts you've closed, or some of your older jobs or addresses.

This can cause inconsistencies among your credit reports. It's most important to make sure that the information that is listed on each report is correct.

## What to do

- **Start by getting free copies of your credit reports.** Use the "Requesting your free credit reports" tool to find out how.
- **Read through each credit report carefully,** using the checklist as a guide for what errors to look for.

## A step further

If you find any mistakes on your credit reports, you should dispute them. Use the "Disputing errors on your credit reports" tool to get started.

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# Monitor and find errors by **Reviewing your credit reports** regularly

1. Make a copy of this tool, one for each of the three nationwide credit reporting companies.
2. Use the checklist to review the five sections of each of your credit reports.
3. Write down any questions you have or incorrect information you need to dispute.

Name of credit reporting company: \_\_\_\_\_

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 <b>Header and identifying information</b>	<input type="checkbox"/> My name (including spelling)	
	<input type="checkbox"/> My Social Security number	
	<input type="checkbox"/> My current telephone number	
	<input type="checkbox"/> My current address	
	<input type="checkbox"/> My previous addresses	
	<input type="checkbox"/> My employment history	
 <b>Public record information</b>	<input type="checkbox"/> My financial public record information, like bankruptcies, judgments, or tax liens	
 <b>Collection agency account information</b>	<input type="checkbox"/> My accounts, if any, in collections	
	<input type="checkbox"/> The status of each of my accounts	



SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 <b>Credit account information</b>	<input type="checkbox"/> All of the accounts are mine	
	<input type="checkbox"/> The status of each of my accounts, such as whether they are open or closed; and whether I paid on time, missed payments, or paid less than the amount due.	
	<input type="checkbox"/> I'm accurately listed as an authorized user, co-signer, or joint owner	
	<input type="checkbox"/> All accounts I've closed are listed as "closed by the consumer"	
 <b>Inquiries made to your account</b>	<input type="checkbox"/> I recognize all "hard inquiries" or times when I've applied for credit and a lender reviewed my credit report. To learn more about inquiries, visit <a href="https://consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317">consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317</a>	

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