

Credit Review Prep Checklist

Before working on your credit, gather the following:

Personal Information

- Driver's license or ID
- Current address
- Contact information

Credit Reports

Pull all 3 reports:

- Experian
- Equifax
- TransUnion

Review These Carefully

Check for:

- Incorrect balances
- Late payments
- Collections
- Duplicate accounts
- Unauthorized inquiries
- Wrong personal information

Know Your Numbers

Write down:

- Credit card balances
- Credit limits
- Monthly minimum payments
- Due dates

Helpful Tip

Your statement's closing date matters just as much as your due date. Lower balances reported before the closing date can help utilization.

Gather Supporting Documents

If needed:

- Collection letters
- Proof of payment
- Settlement agreements
- Identity theft paperwork

Set a Goal

Ask yourself:

- Am I preparing to buy a home?
- Lower debt?
- Rebuild credit?
- Increase my score?
- Organize finances better?

Small, consistent habits matter more than quick fixes.