02 / THE PREPARATION COLLECTION

Personal credit report review.

Review the information behind the score with a clear, repeatable process.

01 Obtain the relevant reports.

Use AnnualCreditReport.com for reports from Equifax, Experian, and TransUnion. A report is different from a credit score. Read each relevant file because the information can differ.

02 Check identity and account details.

Review names, addresses, and account ownership. Look for unfamiliar accounts or information belonging to another person. Identify the specific issue before deciding what action is appropriate.

03 Read the reported history carefully.

Check balances, account status, payment history, and duplicate information against your records. Note the date and bureau. A legitimate account can appear under a name you do not immediately recognize.

04 Match the action to the concern.

Dispute inaccurate or incomplete information with the reporting company and the information provider. Use official identity-theft resources for actual identity theft. A freeze restricts access; it does not correct errors.

05 Keep a clear follow-up record.

Save report copies, confirmations, relevant evidence, and investigation results privately. Review any response. Accurate, current negative information cannot be removed simply because it is unfavorable.

YOUR DIRECT OPTIONS MATTER

You can request reports and dispute factual errors yourself. Paying a third party is not required to exercise those rights. No score increase or deletion is guaranteed.

Your report-review notes.

Keep each concern factual and specific. Use this sheet for your own records.

01 Report reviewed

Bureau or specialty reporting company:

Report date and your review date:

02 Information to check

Item or account label (do not write full account numbers):

What differs from my records?

03 Next step

Evidence to find and the official process to review:

ORIGINAL SOURCES / OPEN THE OFFICIAL GUIDANCE

AnnualCreditReport.com: Authorized report access >

CFPB: Common credit-report errors >

FTC: Disputing errors on credit reports >

General education only. No credit, legal, or financing result is promised. Source links reviewed September 8, 2026. Keep completed worksheets private.