



Credit Report Review Checklist

Session 3 - Debt Elimination and Credit Management | Participant Resource | Version 1.0

Privacy: Keep this resource for your personal use. Do not write account numbers, passwords, Social Security numbers, full birth dates, or other sensitive identifiers.

Obtain and protect

Use AnnualCreditReport.com, the federally authorized source.

Do not place Social Security numbers, full account numbers, passwords, or report copies in class materials.

Review

- ☐ Name, addresses, and identifying information
- ☐ Accounts recognized and ownership correct
- ☐ Balances, limits, and payment status appear reasonable
- ☐ Collections or public-record information recognized
- ☐ Hard inquiries recognized
- ☐ Duplicate or outdated information noted

Act

Item to verify or dispute: _____

Source I will contact: _____ Date: _____

Keep copies of correspondence and confirm results directly.

Education notice: FFES provides general financial education, not individualized investment, tax, legal, insurance, credit, mortgage, Social Security, Medicare, pension, or estate-planning advice. Rules and individual circumstances differ and can change.