

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.





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
 Header and identifying information	My name (including spelling)	
	My Social Security number	
	My current telephone number	
	My current address	
	My previous addresses	
	My employment history	
 Public record information	My financial public record information, like bankruptcies, judgments, or tax liens	
 Collection agency account information	My accounts, if any, in collections	
	The status of each of my accounts	

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 Credit account information	All of the accounts are mine	
	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.	
	I'm accurately listed as an authorized user, co-signer, or joint owner	
	All accounts I've closed are listed as "closed by the consumer"	
 Inquiries made to your account	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 consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317	

This tool is included in the Bureau of Consumer Financial Protection's Your Money, Your Goals: A financial empowerment toolkit. The Bureau has prepared this material as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The Bureau is not responsible for the advice or actions of the individuals or entities from which you received the Bureau educational materials. The Bureau's educational efforts are limited to the materials that the Bureau has prepared.

This tool may ask you to provide sensitive information. The Bureau does not collect this information and is not responsible for how your information may be used if you provide it to others. The Bureau recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.