

Credit Repair Checklist

The complete 10-step process to repair your credit and boost your score.

Step 1: Get Your Credit Reports

Visit AnnualCreditReport.com and download all 3 bureau reports (Equifax, Experian, TransUnion). This is free once per year.

Step 2: Review for Errors

Check personal info, look for accounts you do not recognize, and note late payments that were actually on time.

Step 3: List Negative Items

Document collections, late payments, charge-offs, and incorrect balances that need to be disputed.

Step 4: Write Dispute Letters

Cite FCRA Section 611. Be specific about what is wrong and request investigation and removal.

Step 5: Send via Certified Mail

Keep copies of everything and get delivery confirmation for your records.

Step 6: Wait 30 Days

Bureaus must investigate within 30 days. They will send results by mail.

Step 7: Review Results

Check what was removed. Re-dispute remaining items with additional evidence.

Step 8: Contact Creditors

Send goodwill letters for late payments. Negotiate pay-for-delete on collections.

Step 9: Build Positive History

Get a secured credit card, become an authorized user, keep utilization under 30%.

Step 10: Monitor Monthly

Use free services like Credit Karma. Check for new errors regularly.