



CREDIT REPAIR CHECKLIST

Request Copies Of Reports

1. Go to *annualcreditreport.com* and request a FREE credit report from each of the reporting agencies - Equifax, TransUnion, and Experian (you can get 1 free copy every 12 months)
2. Review your reports carefully and take note of any errors
3. File disputes for any errors with each agency online:
 - a. *equifax.com*
 - b. *transunion.com*
 - c. *experian.com*
4. File disputes for any errors with each information provider (each bank or credit card company)

Pay Bills On Time

1. Make at least the very bare minimum payment on all accounts (paying a few dollars more than the minimum can have a more positive impact on your credit than the bare minimum).
2. If you have any delinquent accounts, work to get those current ASAP.

Pay Down Credit Cards

1. List all of your accounts with balances, interest rates, and monthly minimums in a spreadsheet. Then organize by outstanding balance from the smallest to largest.
2. Determine how much money you can put toward paying down debt monthly.
3. Put any extra money toward paying off the account with the lowest balance and make minimum payments on all other accounts.
4. Once the lowest is paid off, work to pay off the account with the next lowest balance in the same way.
5. Continue this strategy for all creditors.
6. Try not to use your credit cards unless it's an emergency to prevent further debt pile up.

