

Credit Report Review Checklist

Private educational credit-review worksheet

Review identifying information, accounts, payment history, inquiries, collections, and possible errors using an authorized credit-report source.

Private review: This blank checklist is not submitted to HonorVale Group. Protect any completed copy and never provide a credit-report login or security code.

Before reviewing

Status	Step	Action
Not reviewed	1	Obtain the report through an authorized source
Not reviewed	2	Confirm the report date
Not reviewed	3	Confirm which consumer-reporting company supplied it
Not reviewed	4	Use a secure device and connection
Not reviewed	5	Store printed or saved copies securely
Not reviewed	6	Review all sections, not only a score
Not reviewed	7	Note that information may differ among reporting companies

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Identity and account review

Identifying information

Status	Step	Action
Not reviewed	1	Name variations
Not reviewed	2	Current and prior addresses
Not reviewed	3	Employers where displayed
Not reviewed	4	Other identifying information
Not reviewed	5	Information that appears unfamiliar

Account review log

Account nickname	Recognized?	Balance current?	Payment status accurate?	Open / closed	Notes

Privacy reminder: Use a nickname rather than a full account number. Keep completed copies secure.

Other report sections

Status	Step	Action
Not reviewed	1	Hard inquiries
Not reviewed	2	Soft inquiries where displayed
Not reviewed	3	Collections
Not reviewed	4	Public-record information where applicable
Not reviewed	5	Authorized-user accounts
Not reviewed	6	Closed accounts
Not reviewed	7	Duplicate accounts
Not reviewed	8	Dates and status information
Not reviewed	9	Fraud alerts or security notices

Items needing a closer review

Note 1: _____

Note 2: _____

Note 3: _____

Note 4: _____

Note 5: _____

Note 6: _____

Note 7: _____

Possible error log

Item	Why it may be inaccurate	Supporting document	Organization to contact	Date submitted	Confirmation number	Follow-up date

Consumer-protection reminder: Do not dispute accurate information merely to attempt to change a score. Do not use a false identity-theft claim. Use the reporting company's official dispute process and keep copies of submissions and responses.

Related HonorVale Group resources

- [Reading and Disputing a Credit Report](#)
- [Credit Report Versus Credit Score](#)
- [Hard and Soft Inquiries](#)
- [Credit Freeze, Fraud Alert, and Account Recovery](#)
- [Credit-Utilization Calculator](#)

Topic notice: This checklist does not determine whether information violates a law, guarantee removal, predict a score change, or provide legal or credit-repair advice.

General education only. This worksheet helps organize information and questions. It does not verify entries, interpret documents, determine legal rights or obligations, calculate taxes, recommend products or strategies, establish suitability, predict approval, or replace qualified financial, insurance, investment, credit, tax, accounting, legal, benefits, lending, or business guidance. Review controlling documents and current official information before acting.