

# Credit Report Review Checklist

## Young Financial Services

This checklist will help you review your credit report carefully, identify errors or inaccuracies, and understand what each section means.

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### Step 1: Personal Information

Ensure all personal information is correct: - Full Name - Current and previous addresses - Social Security Number - Date of Birth - Employer information

**Check for:** unfamiliar names, addresses, or employers that may indicate an error or identity fraud.

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### Step 2: Accounts

Review each account listed: - Account belongs to you - Account number is correct - Account status (open, closed, in good standing) is accurate - Balance is correct - Payment history is accurate

**Check for:** duplicates, accounts not recognized, or incorrect balances.

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### Step 3: Negative Items

Look carefully at any negative items: - Late payments - Collections - Charge-offs - Repossessions - Judgments

**Check for:** accounts older than 7 years, incorrect dates, or inaccuracies.

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### Step 4: Inquiries

- **Hard inquiries:** Check for applications you did not authorize.
- **Soft inquiries:** These do not affect your score.

**Check for:** any unknown hard inquiries that could indicate identity theft.

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## Step 5: Notes Section

Use this space to jot down any items you want to dispute, question, or monitor: - Account Name | Issue Found | Action Needed

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### Important Reminder

Only dispute information that is inaccurate, outdated, or unverifiable. Maintaining accurate records will help you manage your credit responsibly.

#### **Young Financial Services**

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