



Credit Repair Starter Checklist

Redemptive Credit Repair, LLC • Where Fresh Starts Begin!

Name:

Start Date:

Review Your Credit Reports

- Pull all 3 credit reports
- Review negative items
- Highlight late payments and collections

Check for Errors

- Verify personal information
- Check for duplicate accounts
- Confirm balances and payment history
- Identify unfamiliar accounts

Start Disputes

- List inaccurate items
- Prepare disputes
- Save copies
- Track 30-day deadlines

Improve Payment Habits

- Pay all bills on time
- Set up autopay or reminders
- Catch up past-due accounts

Lower Credit Utilization

- Keep balances under 30%
- Aim for under 10%
- Pay down highest balances first

Avoid Common Mistakes

- Do not close old accounts
- Avoid too many credit applications
- Do not ignore collections

Track Progress

- Monitor score monthly
- Track dispute results
- Stay consistent