

WHAT TO CHECK FOR ON YOUR CREDIT REPORT



YOUR ACCOUNTS:

Make sure all accounts belong to you.



OPEN ACCOUNTS:

Ensure all active accounts are reported as open.



CREDIT COMPANIES:

Verify that all businesses on your account are creditors and lenders you recognize.



PERSONAL INFORMATION:

All personal information, such as your address and employer, should be accurate.



PAYMENT HISTORY:

Make sure all reported payment history is accurate to what you've paid.



REPORTING TIMEFRAMES:

Verify that all reported information, such as negative marks, has not stayed on your record past the statute of limitations.



BANKRUPTCY:

Ensure bankruptcy debts are marked as discharged in bankruptcy if you've filed.

Credit Report Self Help Repair

Diego Hodge



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Credit Report Self Help Repair Kaye Ryan, 2014-03-16 Credit Report Self Help Repair offers tips for keeping good credit. Bad credit makes getting loans difficult and invites unwanted telephone calls from bill collectors. You'll learn how to find your credit score and what your credit score number means, how to order copies of your credit reports which should be checked for inaccuracies once per year, how to dispute credit inaccuracies and how to get credit card debt under control. If your debt is out of hand, you'll want to cut up those credit cards and contact a credit counseling agency who can help you set up a debt management plan. You'll also learn information on consolidation loans and when the best time to consider one is. Your credit is an important part of your financial life. Take steps to keep your credit in good standing or take steps to correct any mistakes now that you may have made in the past. **Fair Credit Reporting Act** United States. Congress. House.

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NCP Week-ly, 1998. *Examining the Need for H.R. 2885, the Credit Monitoring Clarification Act* United States.

Congress. House. Committee on Financial Services, 2008 **Providing Services to Victims of Fraud**, 1998 *Federal Trade Commission* United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Affairs, Foreign Commerce, and Tourism, 1996

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