# 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.

# **How Repair Credit Report**

**Todd Bierman, Nathaniel Wice** 

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