

The Credit Fix Kit — Your DIY Credit Repair System

Your Complete Step-by-Step Guide to Understanding, Repairing, and Building Your Credit

Everything credit repair companies charge \$1,000+ for — in your hands, for a fraction of the cost.

Before You Begin: You have the right to dispute inaccurate information on your credit report for free by contacting the credit reporting agency directly. You are not required to purchase any product or service to exercise your rights under federal law. This kit contains educational materials and templates to assist you in exercising your existing legal rights. No specific results are guaranteed. Individual outcomes vary based on your unique credit situation.

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Section 1: Understanding Your Credit

What Is a Credit Score and Why Does It Matter?

Your credit score is a three-digit number — usually between 300 and 850 — that tells lenders how risky it is to lend you money. Think of it as your financial reputation boiled down to a single number.

A higher score means lower risk, which means:

- **Lower interest rates** on credit cards, car loans, and mortgages
- **Easier approval** for apartments, loans, and credit cards
- **Lower insurance premiums** in many states
- **No security deposits** on utilities and cell phone plans
- **Better negotiating power** on everything financial

A lower score costs you real money. Here's a quick example:

Credit Score	Mortgage Rate (approx.)	Monthly Payment on \$250,000	Total Interest Paid (30 years)
760+	6.5%	\$1,580	\$319,000
680	7.2%	\$1,697	\$361,000
620	8.0%	\$1,834	\$410,000

That's a difference of **\$91,000** over the life of a mortgage. Your credit score is worth fixing.

FICO Score vs. VantageScore — What's the Difference?

There are two main credit scoring systems, and they work slightly differently.

FICO Score

- Created by the Fair Isaac Corporation
- Used by **90% of lenders** for lending decisions
- Ranges from 300 to 850
- You actually have dozens of FICO scores (different versions for different lenders)
- The most commonly used versions are FICO Score 8 (general) and FICO Score 5, 4, and 2 (mortgages)

VantageScore

- Created by the three credit bureaus (Equifax, Experian, TransUnion)
- Also ranges from 300 to 850
- Used by some lenders and many free credit monitoring apps
- Credit Karma, for example, shows your VantageScore — not your FICO

Score Ranges

Range	FICO Rating	VantageScore Rating
800–850	Exceptional	Excellent
740–799	Very Good	Good
670–739	Good	Good
580–669	Fair	Fair
300–579	Poor	Poor/Very Poor

Important: The score you see on free apps like Credit Karma may be different from the score a lender pulls. Don't panic if they don't match — they're just different scoring models looking at the same data.

The 5 Factors That Make Up Your Credit Score

Your FICO score is calculated from five categories. Understanding these is the key to improving your score.

1. Payment History — 35% of Your Score

This is the single biggest factor. Lenders want to know: **Do you pay your bills on time?**

What helps:

- Paying every bill on time, every month
- Even minimum payments count as "on time"

What hurts:

- Late payments (30, 60, 90, or 120+ days late — each worse than the last)
- Collections accounts
- Charge-offs (when a creditor gives up trying to collect)
- Bankruptcies, foreclosures, repossessions

How long negative items stay on your report:

Item	Time on Report
Late payments	7 years from the date of the missed payment
Collections	7 years from the original delinquency date
Charge-offs	7 years from the date of first delinquency
Chapter 7 bankruptcy	10 years from filing date
Chapter 13 bankruptcy	7 years from filing date
Foreclosure	7 years
Tax liens (unpaid)	Removed from reports as of 2018

2. Amounts Owed (Credit Utilization) — 30% of Your Score

This measures **how much of your available credit you're using**. It's called your "utilization ratio."

How to calculate it:

Total credit card balances ÷ Total credit limits = Utilization ratio

Example: You have two credit cards.

- Card 1: \$500 balance, \$2,000 limit
- Card 2: \$300 balance, \$3,000 limit
- Total balance: \$800 / Total limits: \$5,000 = **16% utilization** ✓

The targets:

- **Under 30%** = Good (the most commonly cited guideline)
- **Under 10%** = Excellent (this is where the best scores live)
- **Over 50%** = Hurting your score significantly
- **Over 75%** = Major negative impact

Pro tip: Utilization is calculated on BOTH an overall basis AND a per-card basis. A single maxed-out card hurts even if your overall utilization is low.

3. Length of Credit History — 15% of Your Score

Longer history = better score. This factor looks at:

- The age of your oldest account
- The age of your newest account
- The average age of all your accounts

This is why closing old credit cards can hurt your score — it removes that account's history from the average.

Rule of thumb: Keep your oldest accounts open, even if you don't use them often. Put a small recurring charge on them (like a streaming subscription) and set up autopay.

4. Credit Mix — 10% of Your Score

Lenders like to see that you can handle different types of credit responsibly. The two main types:

- **Revolving credit:** Credit cards, store cards, lines of credit (balance goes up and down)
- **Installment credit:** Mortgages, auto loans, student loans, personal loans (fixed payments over time)

Having both types on your report is better than having only one. But don't open new accounts just for the mix — it's only 10% of your score and not worth taking on debt for.

5. New Credit (Hard Inquiries) — 10% of Your Score

Every time you apply for credit, the lender does a "hard inquiry" (also called a "hard pull") on your report. Too many hard inquiries in a short time signals that you might be desperate for credit.

Key facts about inquiries:

- Each hard inquiry can lower your score by 5-10 points
 - They stay on your report for **2 years** but only affect your score for about **12 months**
 - **Rate shopping exception:** Multiple inquiries for the same type of loan (mortgage, auto, student) within a 14-45 day window count as ONE inquiry
 - Checking your own credit is a "soft inquiry" and does **NOT** affect your score
-

What Each Credit Bureau Does

There are three major credit bureaus (also called "credit reporting agencies") in the United States. They are independent, for-profit companies that collect and sell your financial data.

Equifax

- One of the oldest bureaus, founded in 1899
- Collects data on over 800 million consumers worldwide
- Was the target of a massive data breach in 2017 (affecting 147 million people)

Experian

- Headquartered in Dublin, Ireland (but operates extensively in the US)
- Collects data on over 1.3 billion consumers worldwide
- Offers Experian Boost, which lets you add utility/streaming payments to your report

TransUnion

- Headquartered in Chicago, Illinois
- Collects data on over 1 billion consumers worldwide
- Offers CreditVision scoring, their proprietary analytical model

Why You Have Three Reports

Each bureau collects data independently. Not all creditors report to all three bureaus. This means:

- Your three credit reports may contain **different information**
 - Your scores from each bureau may be **different numbers**
 - An error may appear on **one report but not the others**
 - You need to check **ALL THREE reports** — not just one
-

How to Get Your Free Credit Reports

Under federal law (the Fair Credit Reporting Act, or FCRA), you are entitled to one free credit report from each bureau every 12 months.

The Official (and Only Legitimate) Source

[AnnualCreditReport.com](https://www.annualcreditreport.com)

This is the only website authorized by the federal government for free credit reports. Any other site offering "free" reports is likely trying to sell you something.

How to get your reports:

1. Go to **AnnualCreditReport.com**
2. Click "Request your free credit reports"
3. Fill in your personal information (name, address, Social Security number, date of birth)
4. Select all three bureaus (Equifax, Experian, TransUnion)
5. Answer security verification questions (they'll ask about past addresses, loans, etc.)
6. View and download/print each report

Alternative methods:

- **Phone:** Call 1-877-322-8228
- **Mail:** Download the request form from AnnualCreditReport.com and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

Bonus free reports: Since 2023, all three bureaus offer **free weekly online reports** through AnnualCreditReport.com. Take advantage of this — check your reports regularly.

Other Ways to See Your Score (Not Full Reports)

- **Credit Karma** — Free VantageScore from TransUnion and Equifax
 - **Credit Sesame** — Free VantageScore from TransUnion
 - **Your bank or credit card** — Many now offer free FICO scores on statements or online banking
 - **Experian.com** — Free Experian FICO Score 8
-

How to Read Your Credit Report (Line by Line)

Your credit report can look intimidating — it's usually 10-30 pages of dense information. Here's what each section means and what to look for.

Section 1: Personal Information

This section includes:

- Your full name (and any variations/former names)
- Current and previous addresses
- Date of birth
- Social Security number (partially masked)
- Current and former employers

What to look for:

- **✗** Names you don't recognize (possible mixed file — someone else's data on your report)
- **✗** Addresses you've never lived at
- **✗** Employers you've never worked for
- **✗** Incorrect Social Security number

Errors here can indicate identity theft or a "mixed file" (where someone else's information has been merged with yours).

Section 2: Credit Accounts (Trade Lines)

This is the meat of your report. Each credit account (called a "trade line") shows:

- **Creditor name:** Who you owe

- **Account number:** Usually partially masked
- **Account type:** Revolving (credit card), installment (loan), mortgage, etc.
- **Date opened:** When you opened the account
- **Credit limit or loan amount:** Your maximum credit or original loan balance
- **Current balance:** What you owe right now
- **Payment status:** Current, 30 days late, 60 days late, etc.
- **Payment history:** A month-by-month grid showing your payment status (often shown as a row of codes or colored blocks)
- **Date of last activity:** The last time something happened on this account
- **Responsibility:** Individual, joint, authorized user, cosigner

Payment status codes you might see:

Code	Meaning
OK / Current	Paid on time
30	30 days late
60	60 days late
90	90 days late
120	120+ days late
CO	Charge-off
CLS	Closed

What to look for:

- **✗** Accounts you don't recognize (possible identity theft or error)
- **✗** Incorrect balances or credit limits
- **✗** Late payments you believe were paid on time
- **✗** Accounts showing as "open" that you closed
- **✗** Incorrect account type
- **✗** Same debt listed twice (duplicate reporting)
- **✗** Accounts belonging to someone with a similar name (mixed file)
- **✗** Incorrect dates (especially date of first delinquency — this affects when the item falls off)

Section 3: Collections

Collection accounts appear when an original creditor gives up trying to collect a debt and sells it to a collection agency (or hires one to collect on their behalf).

Each collection entry shows:

- Collection agency name
- Original creditor name
- Original amount owed
- Current balance
- Date assigned to collections
- Status (open, paid, settled)

What to look for:

- **✗** Collections you don't recognize

- ❌ Paid collections still showing as unpaid
- ❌ The same debt listed under multiple collection agencies (this happens when debt gets sold)
- ❌ Incorrect amounts
- ❌ Medical debt under \$500 (should be removed under newer rules)
- ❌ Medical debt that's been paid by insurance (should be removed)
- ❌ Items older than 7 years from the date of first delinquency

Section 4: Public Records

This section shows:

- Bankruptcies (Chapter 7 or Chapter 13)
- Civil judgments (largely removed from reports since 2018)
- Tax liens (largely removed from reports since 2018)

What to look for:

- ❌ Bankruptcies you didn't file
- ❌ Incorrect bankruptcy dates or chapter type
- ❌ Discharged bankruptcies showing as active
- ❌ Any civil judgments or tax liens (these should have been removed)

Section 5: Inquiries

This section lists everyone who has pulled your credit report. There are two types:

Hard inquiries (you applied for credit):

- Listed with the creditor's name and date
- Stay on your report for 2 years
- Affect your score for about 12 months
- You should have authorized each one

Soft inquiries (informational pulls):

- Companies checking your credit for pre-approved offers
- You checking your own credit
- Existing creditors reviewing your account
- Employers checking your credit (with your permission)
- These do NOT affect your score

What to look for:

- ❌ Hard inquiries you don't remember authorizing
- ❌ Companies you never applied to
- ❌ Multiple inquiries that should have been grouped (rate shopping for mortgages, auto loans)

Common Errors and Negative Items Explained

Credit report errors are surprisingly common. Studies by the Federal Trade Commission (FTC) found that **1 in 4 consumers** identified errors on their credit reports that might affect their scores, and **1 in 20** had errors serious enough to get them denied credit or receive worse terms.

Most Common Errors

1. **Wrong personal information** — Misspelled names, incorrect addresses, wrong date of birth
2. **Accounts that aren't yours** — Mixed files, identity theft, similar names

3. **Incorrect account status** — Closed accounts showing as open, or vice versa
4. **Wrong balance or credit limit** — Outdated or incorrect amounts
5. **Duplicate accounts** — The same debt appearing twice (often when sold to a new collector)
6. **Incorrect payment history** — Payments reported as late when they were on time
7. **Outdated negative items** — Negative marks older than 7 years that should have been removed
8. **Re-aged accounts** — Dates changed to make old debts appear newer (this is illegal)
9. **Authorized user confusion** — Someone else's account debt appearing as yours
10. **Paid debts still showing as owed** — Settled or paid-in-full accounts not updated

Types of Negative Items

Negative Item	What It Is	Impact on Score	How Long It Stays
Late payment	Payment received 30+ days after due date	Moderate to high	7 years
Collection	Unpaid debt sent to a collection agency	High	7 years from original delinquency
Charge-off	Creditor wrote off the debt as a loss	High	7 years
Repossession	Car or property taken back for non-payment	High	7 years
Foreclosure	Home taken by lender for non-payment	Very high	7 years
Bankruptcy	Legal proceeding to discharge debts	Very high	7–10 years
Tax lien	Government claim for unpaid taxes	Very high	Should be removed (since 2018)
Hard inquiry	Applied for credit	Low	2 years (affects score ~12 months)

Section 2: The Credit Fix Action Plan

This is your step-by-step roadmap. Follow these steps in order.

Step 1: Pull All 3 Credit Reports

What to do:

1. Go to **AnnualCreditReport.com**
2. Request your reports from all three bureaus: Equifax, Experian, and TransUnion
3. Download or print each report — you'll need to review them carefully
4. Also get your credit scores if available (check your bank's app or use Credit Karma)

Tips:

- Do all three at once so you can compare them side by side
- Save digital copies in a secure folder on your computer
- Note today's date — this is Day 1 of your credit repair journey

Step 2: Review Each Report Line by Line

Go through every section of each report using the guide in Section 1. For every account, ask yourself:

- **Is this my account?** (If not — possible error or identity theft)
- **Is the balance correct?** (Compare to your records)
- **Is the payment history accurate?** (Check your bank statements if needed)
- **Is the account status correct?** (Open vs. closed, current vs. delinquent)
- **Are the dates correct?** (Especially date opened and date of last delinquency)
- **Is this item within the reporting time frame?** (Most negatives fall off after 7 years)

Use the **Credit Report Audit Worksheet** at the end of this section to track everything you find.

Step 3: Identify Errors, Inaccuracies, and Disputable Items

As you review, highlight or mark anything that looks wrong. Common disputable items include:

Clear errors (highest success rate for disputes):

- Accounts that aren't yours
- Wrong balances or credit limits
- Payments incorrectly reported as late
- Accounts incorrectly showing as open/closed
- Duplicate accounts (same debt listed twice)
- Outdated items past the 7-year reporting limit

Potentially disputable items:

- Accounts where details are incomplete or inconsistent across bureaus
- Collections where the original creditor information is missing or wrong
- Items where the dates don't line up with your records
- Hard inquiries you didn't authorize

Not easily disputable (legitimate negatives):

- Accurate late payments
- Accurate collections on debts you owe
- Accurate bankruptcies
- Accurate charge-offs

Note: Even legitimate negatives can sometimes be addressed through goodwill letters or pay-for-delete negotiations — covered in Step 7.

Step 4: Categorize Your Issues

Create a list with three categories:

Category A: Clear Errors

These are items that are factually wrong. You have the strongest case for removal.

- Wrong accounts, wrong balances, wrong dates, duplicates

Category B: Unverifiable Items

These are items that may be difficult for the bureau or creditor to verify. Under the FCRA (Section 611), if a credit bureau cannot verify an item within 30 days of your dispute, **they must remove it**.

- Old collection accounts where the original creditor may no longer have records
- Debts that have been sold multiple times

- Items with incomplete information

Category C: Legitimate Negatives

These are accurate negative items on your report. You can't dispute them as "errors," but you can:

- Send goodwill letters asking for removal (Step 7)
- Negotiate pay-for-delete agreements (Step 7)
- Wait for them to age off your report
- Focus on building positive credit to outweigh them (Step 8)

Start with Category A items, then Category B, then Category C. This gives you the quickest wins first.

Step 5: Send Dispute Letters

Now it's time to take action. For each error or inaccuracy you identified, you'll send a dispute letter.

Who to Send Disputes To

- **Credit bureaus** — For errors on your credit report (use the bureau-specific dispute letters in Section 3)
- **Original creditors** — For errors in how they're reporting your account (sometimes more effective than disputing with the bureau)
- **Collection agencies** — For collections you don't recognize or that have incorrect information (use the debt validation letter)

How to Send Your Letters

ALWAYS send dispute letters by certified mail with return receipt requested.

Here's why:

- It creates a paper trail proving the bureau received your letter
- It starts the 30-day clock for them to investigate (required by law)
- It protects you if you ever need to escalate or take legal action

Sending instructions:

1. Print your dispute letter on plain paper
2. Include copies (NEVER originals) of any supporting documents
3. Go to your post office and send via **Certified Mail with Return Receipt Requested** (costs about \$4-5)
4. Keep the green certified mail receipt AND a copy of everything you sent
5. Record the tracking number in your Dispute Tracker

What to Include with Your Letter

- A copy of the credit report page with the error(s) circled or highlighted
- Copies of supporting documents (bank statements, payment confirmations, identity documents)
- A clear, specific explanation of what's wrong and what you want corrected

What Happens After You Send a Dispute

Under the Fair Credit Reporting Act (FCRA), Section 611:

1. The credit bureau has **30 days** to investigate your dispute (sometimes extended to 45 days if you provide additional information)
2. They must forward your dispute to the company that provided the information (called the "data furnisher")
3. The data furnisher must investigate and report back to the bureau
4. If the information cannot be verified, **it must be removed**

5. The bureau must send you the results in writing and a free copy of your updated report if changes were made

Step 6: Follow Up and Track Responses

After sending your dispute letters:

Within 5-7 business days:

- Check your certified mail tracking to confirm delivery

Within 30-45 days:

- You should receive a response from each bureau
- The response will say one of three things:
 - **Verified:** The bureau confirmed the information is accurate (it stays)
 - **Updated:** The information was corrected (partial win)
 - **Deleted:** The item was removed (full win!)

If the item was verified (they say it's accurate):

- Don't give up. You can:
 - Send a **follow-up dispute** with additional evidence or a different angle
 - Dispute directly with the **original creditor** (called a "direct dispute")
 - File a complaint with the **Consumer Financial Protection Bureau (CFPB)** at ConsumerFinance.gov/complaint
 - File a complaint with your **state Attorney General's office**

If you don't receive a response within 30 days:

- Send a follow-up letter noting that the bureau has failed to respond within the legally required time frame
 - Under the FCRA, failure to investigate within 30 days means the item must be deleted
-

Step 7: Address Legitimate Negatives

For items that are accurate but hurting your score, you have two main strategies:

Goodwill Letters

A goodwill letter is a polite request to a creditor asking them to remove a negative mark as a gesture of goodwill. This works best when:

- You had a good payment history before the negative event
- The late payment was due to a temporary hardship (job loss, medical emergency, etc.)
- You've since caught up and are paying on time
- It was a one-time occurrence, not a pattern

Success rate: Lower than error disputes, but worth trying. Even a 10-20% success rate is worth the cost of a stamp.

Pay-for-Delete

Pay-for-delete is a negotiation with a collection agency where you agree to pay the debt (often for less than the full amount) in exchange for them removing the collection from your credit reports.

Important notes:

- Get everything in writing BEFORE you pay
- Not all collection agencies will agree to this

- The original creditor's negative mark may still remain even if the collection is removed
 - Never admit the debt is yours in writing until you have a signed agreement
 - Make payments by cashier's check or money order (not from your bank account)
-

Step 8: Build Positive Credit

Removing negatives is only half the battle. You also need to add positive information to your credit reports.

Become an Authorized User

Ask a family member or trusted friend with excellent credit to add you as an authorized user on one of their credit cards. Their positive payment history on that card can appear on your report, boosting your score. You don't even need to use the card.

What to look for in an authorized user account:

- Long history (5+ years)
- Perfect payment record
- Low utilization
- High credit limit

Get a Secured Credit Card

A secured credit card requires a cash deposit (usually \$200-\$500) that becomes your credit limit. Use it for small purchases, pay it off in full every month, and it builds positive payment history.

Recommended use: Put one small recurring bill on it (like a streaming service), set up autopay for the full balance, and let it build your credit automatically.

Credit Builder Loans

Some banks and credit unions offer small loans specifically designed to build credit. You make monthly payments into a savings account, and when the loan is paid off, you get the money. The bank reports your on-time payments to the credit bureaus.

Report Rent and Utility Payments

Services like Experian Boost and similar tools let you add rent, utility, and streaming service payments to your credit report. If you pay these on time, it can help your score.

Step 9: Monitor and Maintain

Credit repair isn't a one-time event — it's an ongoing process.

Monthly:

- Check your credit score (free through your bank or Credit Karma)
- Review your credit card utilization and keep it under 30% (ideally under 10%)
- Make sure all payments are on time (set up autopay for at least the minimum)
- Log your progress in the Credit Score Tracker (Section 7)

Quarterly:

- Pull your credit reports and review for new errors
- Follow up on any outstanding disputes
- Check for unauthorized inquiries or new accounts

Annually:

- Do a full credit report audit
- Evaluate your credit mix and consider whether to open new accounts
- Review your dispute letters and outcomes
- Celebrate your progress!

Credit Report Audit Worksheet

Copy this template and fill it out as you review each credit report.

#	Bureau	Account Name	Account # (last 4)	Type	Issue Found	Category (A/B/C)	Action Needed	Date Dispute Sent	Response	Outcom
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

Category Key:

- **A** = Clear error (wrong information)
- **B** = Unverifiable item (incomplete or old data)
- **C** = Legitimate negative (accurate but want removed)

Section 3: Dispute Letter Templates

How to use these templates:

1. Replace all bracketed placeholders [LIKE THIS] with your actual information
2. Print on plain white paper
3. Include copies (never originals) of any supporting documents
4. Send via **Certified Mail with Return Receipt Requested**
5. Keep a copy of everything you send
6. Record the date sent and tracking number in your Dispute Tracker

Template 1: General Dispute Letter (Inaccurate Information)

When to use: You've found incorrect information on your credit report — wrong balance, wrong account status, wrong dates, accounts that aren't yours, or any other factual error.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Dispute of Inaccurate Information — Account #[ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute inaccurate information on my credit report. I have reviewed my credit report from your bureau (report confirmation number: [REPORT NUMBER, if available]) and have identified the following error(s):

Account in Question:

- Creditor Name: [CREDITOR NAME]
- Account Number: [ACCOUNT NUMBER]
- Type of Account: [CREDIT CARD / AUTO LOAN / MORTGAGE / COLLECTION / OTHER]

The Error: [Describe the specific error clearly and factually. For example: "This account shows a balance of \$2,450. The correct balance is \$0. I paid this account in full on [DATE]. Enclosed is a copy of my payment confirmation."]

What I Am Requesting: Under the Fair Credit Reporting Act, Section 611 (15 U.S.C. § 1681i), I am requesting that you investigate this item and correct the inaccurate information. If you are unable to verify this information within 30 days, I request that it be removed from my credit report immediately.

I have enclosed copies of the following supporting documents:

- [LIST DOCUMENTS: e.g., "Copy of credit report with disputed item highlighted"]
- [e.g., "Copy of payment confirmation dated XX/XX/XXXX"]
- [e.g., "Copy of account statement showing correct balance"]
- [Copy of government-issued ID]
- [Copy of utility bill or other proof of address]

Please send me an updated copy of my credit report reflecting the corrections and written confirmation of the changes made.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures:

- Copy of credit report (disputed item highlighted)
 - [List all supporting documents]
 - Copy of government-issued ID
 - Copy of proof of address
-

Template 2: Identity Theft Dispute Letter

When to use: You've found accounts on your credit report that you did not open. This could be the result of identity theft or fraud.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Identity Theft Dispute — Fraudulent Account(s)

To Whom It May Concern:

I am a victim of identity theft and am writing to dispute the following fraudulent account(s) on my credit report. I did not open, authorize, or benefit from the account(s) listed below.

Fraudulent Account(s):

Creditor Name	Account Number	Date Opened	Balance
[CREDITOR 1]	[ACCOUNT #]	[DATE]	[\$AMOUNT]
[CREDITOR 2]	[ACCOUNT #]	[DATE]	[\$AMOUNT]

Under the Fair Credit Reporting Act, Section 605B (15 U.S.C. § 1681c-2), I am requesting that these fraudulent accounts be blocked and removed from my credit report. You are required to block the reporting of any information that resulted from identity theft within four (4) business days of receiving this request, along with the enclosed identity theft report and proof of identity.

Additionally, under Section 611 (15 U.S.C. § 1681i), I request that you investigate these items and remove them from my credit report.

I have taken the following steps:

- Filed a report with the Federal Trade Commission at IdentityTheft.gov (Report Number: [FTC REPORT NUMBER])
- Filed a police report with [LOCAL POLICE DEPARTMENT] (Report Number: [POLICE REPORT NUMBER])
- Placed a fraud alert on my credit file

I have enclosed copies of the following documents:

- FTC Identity Theft Report
- Police report
- Copy of government-issued ID (driver's license/passport)
- Copy of proof of address (utility bill)
- Copy of Social Security card
- Copy of credit report with fraudulent items highlighted

Please block and remove these fraudulent accounts from my credit report within four (4) business days as required by law, and send me written confirmation along with an updated copy of my credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures:

- FTC Identity Theft Report
 - Police report
 - Copy of government-issued ID
 - Copy of proof of address
 - Copy of Social Security card
 - Copy of credit report (fraudulent items highlighted)
-

Template 3: Late Payment Dispute Letter

When to use: Your credit report shows a late payment that you believe was paid on time, or the dates/severity of the late payment are incorrect.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Dispute of Late Payment — Account #[ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute a late payment entry on my credit report that I believe is inaccurate.

Account Details:

- Creditor Name: [CREDITOR NAME]
- Account Number: [ACCOUNT NUMBER]
- Late Payment Date(s) Reported: [MONTH(S) AND YEAR(S) showing as late]
- What My Report Shows: [e.g., "30 days late for March 2025"]
- What Is Accurate: [e.g., "Payment was made on March 12, 2025, which was within the billing cycle"]

I have reviewed my records and can confirm that this payment was made on time. [Or: "The severity of the late payment is incorrect — my records show I was 15 days past due, not 30 days."] Enclosed is documentation supporting my position.

Under the Fair Credit Reporting Act, Section 611 (15 U.S.C. § 1681i), I am requesting that you investigate this item and correct my credit report to accurately reflect my payment history. If the reported late payment cannot be verified as accurate, I request that it be updated or removed.

Enclosed Documents:

- Copy of credit report with late payment highlighted
- [Bank statement showing payment date]
- [Payment confirmation/receipt]
- [Cancelled check or electronic payment record]
- Copy of government-issued ID

Please send me written results of your investigation and an updated copy of my credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 4: Collection Account Dispute Letter

When to use: A collection account appears on your credit report that you don't recognize, that has incorrect information, or that may be reporting in violation of the FCRA.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Dispute of Collection Account — Account #[ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute the following collection account on my credit report.

Collection Account Details:

- Collection Agency: [COLLECTION AGENCY NAME]
- Account Number: [ACCOUNT NUMBER]
- Original Creditor: [ORIGINAL CREDITOR NAME, if listed]
- Amount Reported: [\$AMOUNT]
- Date Reported: [DATE]

I am disputing this item for the following reason(s): [Choose the applicable reason(s) and delete the others]

- I do not recognize this account and do not believe I owe this debt.
- The amount reported is incorrect. [Explain what the correct amount should be.]
- This account is a duplicate of another collection already reported on my credit file.
- The original delinquency date is incorrect. Based on my records, this item has passed the 7-year reporting period and should be removed under Section 605 of the FCRA (15 U.S.C. § 1681c).
- I have already paid this debt in full. [Enclosed is proof of payment.]
- This debt was settled for a lesser amount, and the balance should reflect \$0. [Enclosed is the settlement agreement.]

Under the Fair Credit Reporting Act, Section 611 (15 U.S.C. § 1681i), I request that you investigate this collection account and verify its accuracy. If you cannot verify this item within 30 days, I request that it be removed from my credit report.

Enclosed Documents:

- Copy of credit report with collection account highlighted
- [Any supporting evidence — payment receipts, settlement agreement, etc.]
- Copy of government-issued ID
- Copy of proof of address

Please send me written results of your investigation and an updated copy of my credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 5: Charge-Off Dispute Letter

When to use: A charge-off on your credit report contains inaccurate information — wrong balance, wrong dates, incorrect status, or you don't recognize the account.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Dispute of Charge-Off — Account #[ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute the following charge-off on my credit report.

Account Details:

- Creditor Name: [CREDITOR NAME]
- Account Number: [ACCOUNT NUMBER]
- Charge-Off Amount: [\$AMOUNT]
- Date of Charge-Off: [DATE]

I am disputing this item for the following reason(s): [Choose the applicable reason(s)]

- I do not recognize this account.
- The charge-off balance of \$[AMOUNT] is incorrect. [Explain the correct amount or situation.]
- I paid this account in full on [DATE] and it should reflect a \$0 balance. Enclosed is proof of payment.
- The date of first delinquency is incorrect. This item is older than 7 years from the date of first delinquency and should be removed from my report under Section 605 of the FCRA (15 U.S.C. § 1681c).
- This charge-off has been reported by both the original creditor and a collection agency, resulting in a duplicate entry.
- The account status is incorrect. [Explain: e.g., "This account was settled but is showing as an unpaid charge-off."]

Under the Fair Credit Reporting Act, Section 611 (15 U.S.C. § 1681i), I request that you investigate and verify this item. If the charge-off cannot be verified as accurate and complete, please remove it from my credit report.

Enclosed Documents:

- Copy of credit report with charge-off highlighted
- [Payment records, settlement agreement, or other supporting documents]
- Copy of government-issued ID
- Copy of proof of address

Please send me written results of your investigation and an updated copy of my credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 6: Inquiry Removal Request Letter

When to use: You see hard inquiries on your credit report that you did not authorize. You can request removal of unauthorized inquiries.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Request for Removal of Unauthorized Hard Inquiry

To Whom It May Concern:

I am writing to dispute the following unauthorized hard inquiry/inquiries on my credit report.

Unauthorized Inquiry/Inquiries:

Company Name	Date of Inquiry
--------------	-----------------

[COMPANY 1]	[DATE]
[COMPANY 2]	[DATE]

I did not authorize the above-listed company/companies to access my credit report. I did not apply for credit with them, and I have no knowledge of why they would have pulled my credit file.

Under the Fair Credit Reporting Act, Section 604 (15 U.S.C. § 1681b), a credit report may only be obtained for a permissible purpose. An unauthorized inquiry is a violation of this section. Under Section 611 (15 U.S.C. § 1681i), I request that you investigate these inquiries and remove any that cannot be verified as authorized by me.

Additionally, under Section 616 and 617 of the FCRA (15 U.S.C. § 1681n and § 1681o), I reserve the right to seek damages if unauthorized access to my credit file has occurred.

Please remove these unauthorized inquiries from my credit report and send me written confirmation of the removal along with an updated copy of my credit report.

Enclosed Documents:

- Copy of credit report with unauthorized inquiries highlighted
- Copy of government-issued ID
- Copy of proof of address

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 7: Goodwill Adjustment Letter

When to use: You have a legitimate late payment on your record, but you have a good reason for it (hardship, one-time mistake) and want to ask the creditor to remove it as a courtesy. This letter goes to the **creditor**, not the credit bureau.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDITOR NAME] [CREDITOR ADDRESS] [CITY, STATE, ZIP CODE]

Re: Goodwill Adjustment Request — Account #[ACCOUNT NUMBER]

Dear [CREDITOR NAME] Customer Service Department:

I am writing to respectfully request a goodwill adjustment on my account. I have been a loyal customer of [CREDITOR NAME] since [YEAR YOU OPENED THE ACCOUNT], and I am hoping you might consider removing a late payment from my credit report.

Account Details:

- Account Number: [ACCOUNT NUMBER]
- Late Payment Date(s): [MONTH(S) AND YEAR(S)]
- Current Account Status: [Current/Paid in full/Closed in good standing]

What Happened: [Explain honestly and briefly what caused the late payment. Be genuine and take responsibility. For example:]

In [MONTH/YEAR], I experienced [a temporary job loss / a medical emergency / a family emergency / an administrative error with my autopay] that caused me to miss my payment. This was an isolated incident and does not reflect my typical payment behavior. [If applicable: "Since then, I have made every payment on time and am in good standing on this account."]

My Request: I understand that the late payment was reported accurately and I take full responsibility. However, given my otherwise strong payment history with your company, I am respectfully asking if you would consider removing this late payment entry from my credit reports as a goodwill gesture.

This late payment is significantly affecting my credit score and my ability to [get a mortgage / refinance my home / qualify for better interest rates / achieve my financial goals]. Its removal would make a meaningful difference in my life, and I would be deeply grateful for your consideration.

I truly value my relationship with [CREDITOR NAME] and intend to remain a loyal customer.

Thank you for your time and consideration.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Note: This letter does not include legal citations because you are asking for a favor, not asserting a legal right. Keep the tone warm, honest, and appreciative.

Template 8: Pay-for-Delete Negotiation Letter

When to use: You have a legitimate collection account that you're willing to pay (in full or a settled amount) in exchange for the collection agency removing it from your credit reports. This letter goes to the **collection agency**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[COLLECTION AGENCY NAME] [COLLECTION AGENCY ADDRESS] [CITY, STATE, ZIP CODE]

Re: Settlement and Deletion Offer — Account #[ACCOUNT NUMBER]

Dear Collections Department:

I am writing regarding the above-referenced account, which your company is reporting on my credit file. I am prepared to resolve this matter and would like to propose a mutually beneficial arrangement.

Account Details:

- Collection Agency: [COLLECTION AGENCY NAME]
- Account Number: [ACCOUNT NUMBER]
- Original Creditor: [ORIGINAL CREDITOR, if known]
- Current Balance Reported: [\$AMOUNT]

My Proposal: I am offering to pay [THE FULL BALANCE OF \$AMOUNT / A SETTLEMENT OF \$AMOUNT] to resolve this account. In exchange, I request that your company:

1. Remove this account entirely from my Equifax, Experian, and TransUnion credit reports (not merely update it to "paid")
2. Agree not to sell or transfer this account to another collection agency
3. Provide written confirmation of this agreement before payment is made

Terms:

- Payment will be made within [10/15/30] business days of receiving your written agreement on company letterhead
- Payment will be made via [CASHIER'S CHECK / MONEY ORDER] (I will not provide bank account information)
- This offer is contingent upon receipt of a signed written agreement confirming the deletion

I understand that you are not obligated to accept this proposal. However, I believe this arrangement benefits both parties — you receive payment, and I receive a correction to my credit report.

Please respond in writing to the address above. If I do not receive a response within 30 days, I will consider this offer withdrawn.

This letter is not an acknowledgment of the validity of this debt. All rights are reserved.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Important: Do NOT send any payment with this letter. Wait for a signed agreement first.

Template 9: Debt Validation Letter

When to use: A debt collector contacts you about a debt. Under the Fair Debt Collection Practices Act (FDCPA), Section 809 (15 U.S.C. § 1692g), you have the right to request validation of the debt within 30 days of their initial contact. Send this letter to the **collection agency**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE]

[DATE]

[COLLECTION AGENCY NAME] [COLLECTION AGENCY ADDRESS] [CITY, STATE, ZIP CODE]

Re: Request for Debt Validation — Account #[ACCOUNT NUMBER / REFERENCE NUMBER]

Dear Sir or Madam:

I received a communication from your company dated [DATE OF THEIR LETTER/CALL] regarding an alleged debt in the amount of \$[AMOUNT]. I am writing to exercise my rights under the Fair Debt Collection Practices Act.

Under Section 809(b) of the FDCPA (15 U.S.C. § 1692g), I am requesting validation of this alleged debt. Please provide the following:

1. The name and address of the original creditor
2. The original account number with the original creditor
3. The amount of the original debt at the time of default
4. An itemized statement showing how the current balance was calculated (including all interest, fees, and charges)
5. Proof that your company is licensed to collect debts in [YOUR STATE]
6. A copy of the original signed agreement or contract between myself and the original creditor
7. Proof that you own or are authorized to collect this debt (assignment or purchase agreement)
8. Verification that the statute of limitations for collecting this debt has not expired

Under the FDCPA, you must cease all collection activity until you have provided adequate validation of this debt. This includes:

- No further phone calls, letters, or other communications attempting to collect this debt
- No reporting or continued reporting of this debt to any credit reporting agency

If you cannot provide the requested validation, I demand that you immediately:

- Cease all collection efforts
- Remove any reference to this account from my credit reports with all three bureaus (Equifax, Experian, and TransUnion)

Please note that this is not a refusal to pay a legitimate debt. This is a request for verification as is my right under federal law. Any attempt to collect this debt without providing the requested validation may be a violation of the FDCPA, and I reserve the right to seek damages under Section 813 (15 U.S.C. § 1692k).

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Important: Send this within 30 days of the collector's first communication for the strongest legal protection. After 30 days, you can still request validation, but the collector is not required to stop collection efforts while they gather the information.

Template 10: Cease and Desist Letter

When to use: You want a debt collector to stop contacting you entirely. Under the FDCPA, Section 805(c) (15 U.S.C. § 1692c(c)), once you send a written request to stop contact, the collector must comply (with limited exceptions). Send this to the **collection agency**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE]

[DATE]

[COLLECTION AGENCY NAME] [COLLECTION AGENCY ADDRESS] [CITY, STATE, ZIP CODE]

Re: Cease and Desist Communication — Account #[ACCOUNT NUMBER / REFERENCE NUMBER]

Dear Sir or Madam:

I am writing to exercise my rights under the Fair Debt Collection Practices Act, Section 805(c) (15 U.S.C. § 1692c(c)).

I hereby demand that you cease all communication with me regarding the above-referenced account. This includes, but is not limited to:

- Phone calls to my home, cell phone, or workplace
- Letters, emails, text messages, or other written communications
- Contact with my family members, friends, or employer
- Any other form of contact not expressly permitted by law

Under the FDCPA, after receiving this written notice, you may only contact me to:

1. Confirm that collection efforts are being terminated
2. Notify me that you or the creditor intend to invoke a specific legal remedy (such as filing a lawsuit)

Any further communication beyond these limited exceptions will be considered a violation of the FDCPA. I will document all violations and reserve my right to seek statutory damages of up to \$1,000, plus actual damages and attorney's fees under Section 813 (15 U.S.C. § 1692k).

This letter is not an acknowledgment of the validity of this alleged debt.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Important: This letter stops the calls and letters, but it does NOT make the debt go away. The collector can still report the debt to credit bureaus and can still file a lawsuit. Use this strategically — sometimes it's better to negotiate.

Template 11: 609 Dispute Letter (Request for Verification Method)

When to use: You want to challenge items on your credit report by requesting that the bureau provide documentation showing how the information was verified. Section 609 of the FCRA (15 U.S.C. § 1681g) gives you the right to request disclosure of the sources and methods of verification. Send this to the **credit bureau**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS] [YOUR DATE OF BIRTH] [LAST FOUR DIGITS OF SSN: XXX-XX-[LAST 4]]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Request for Information and Method of Verification Under Section 609 of the FCRA

To Whom It May Concern:

Under Section 609(a)(1) of the Fair Credit Reporting Act (15 U.S.C. § 1681g), I am requesting disclosure of all information in my consumer file, including the sources of information and the method of verification used for the following account(s):

Account(s) in Question:

Creditor Name	Account Number	Reason for Request
[CREDITOR 1]	[ACCOUNT #]	[e.g., "Unable to verify accuracy"]
[CREDITOR 2]	[ACCOUNT #]	[e.g., "Questionable reporting"]

Specifically, I am requesting:

1. The complete account information as reported by the data furnisher, including payment history
2. The name, address, and telephone number of each person who furnished information about me in connection with these accounts
3. Documentation used to verify the accuracy of these items (original signed contracts, account applications, or other source documents)
4. The method of verification used if these items were previously disputed and verified

Under Section 611(a)(7) of the FCRA (15 U.S.C. § 1681i), if these items were previously disputed, you are required to provide a description of the procedure used to determine the accuracy and completeness of the information, including the business name, address, and telephone number of any furnisher contacted.

If you are unable to provide the requested verification documents, I request that these items be removed from my credit report, as information that cannot be verified does not meet the standard for reporting accuracy required under Section 623 of the FCRA (15 U.S.C. § 1681s-2).

I have enclosed a copy of my government-issued identification and proof of address for verification purposes.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures:

- Copy of government-issued ID
- Copy of proof of address
- Copy of credit report (relevant items highlighted)

Template 12: Obsolete Information Removal Letter

When to use: Items on your credit report are older than the legally allowed reporting period. Under Section 605 of the FCRA (15 U.S.C. § 1681c), most negative items must be removed after 7 years (10 years for Chapter 7 bankruptcy). Send this to the **credit bureau**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Removal of Obsolete Information — FCRA Section 605

To Whom It May Concern:

I am writing to request the removal of obsolete information from my credit report. Under Section 605 of the Fair Credit Reporting Act (15 U.S.C. § 1681c), credit reporting agencies are prohibited from reporting negative information that has exceeded the maximum allowable reporting period.

The following item(s) on my credit report have exceeded the allowable reporting period and must be removed:

Creditor/Account	Account Number	Type of Item	Date of First Delinquency	Reporting Limit	Should Have Been Removed By
[CREDITOR NAME]	[ACCOUNT #]	[Collection/Charge-off/Late payment/etc.]	[DATE]	7 years	[DATE — 7 years from first delinquency]

Under the FCRA:

- **Section 605(a)** prohibits reporting accounts placed for collection or charged to profit and loss that are older than 7 years from the date of first delinquency
- **Section 605(c)** defines the date of first delinquency as the date of the commencement of the delinquency that immediately preceded collection or charge-off status

The item(s) listed above have exceeded this time limit and their continued presence on my credit report is a violation of federal law.

I request that you immediately remove these obsolete items from my credit report and provide me with written confirmation and an updated copy of my credit report.

Enclosed Documents:

- Copy of credit report with obsolete items highlighted
- Copy of government-issued ID
- Copy of proof of address

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 13: Medical Debt Dispute Letter

When to use: You have medical debt on your credit report that may qualify for removal under current rules. Recent regulatory changes have significantly affected how medical debt is reported — debts under \$500, debts paid by insurance, and debts less than one year old should not appear. Send this to the **credit bureau**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Dispute of Medical Debt — Account #[ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute a medical debt on my credit report and request its removal.

Account Details:

- Collection Agency: [COLLECTION AGENCY NAME]
- Account Number: [ACCOUNT NUMBER]
- Original Medical Provider: [HOSPITAL/DOCTOR/PROVIDER NAME]
- Amount Reported: [\$AMOUNT]
- Date of Service: [DATE, if known]

I am disputing this medical debt for the following reason(s): [Choose the applicable reason(s)]

- **This debt is under \$500.** Under current credit reporting policies adopted by all three major bureaus, medical collection debt under \$500 should not appear on consumer credit reports.
- **This debt has been paid by insurance.** The medical provider submitted a claim to my insurance company, and this balance was covered. Enclosed is documentation from my insurance provider confirming payment. Paid medical debt should not appear on credit reports.
- **This debt is less than one year old.** Medical debt that has been in collections for less than 365 days should not be reported on credit reports, per current bureau policies.
- **This debt is the result of a billing error.** [Explain the billing error — wrong patient, wrong amount, services not rendered, etc.]
- **I was not properly notified of this debt before it was sent to collections.** I was never given the opportunity to resolve this with the original provider or my insurance company.
- **I do not recognize this debt.** I have no record of receiving services from [PROVIDER NAME] on or around [DATE].

Under the Fair Credit Reporting Act, Section 611 (15 U.S.C. § 1681i), I request that you investigate this item and remove it from my credit report if it cannot be verified as accurate and in compliance with current reporting standards.

Enclosed Documents:

- Copy of credit report with medical debt highlighted
- [Insurance Explanation of Benefits (EOB) showing coverage, if applicable]
- [Payment receipt, if applicable]
- [Correspondence with medical provider, if applicable]
- Copy of government-issued ID
- Copy of proof of address

Please send me written results of your investigation and an updated copy of my credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 14: Student Loan Dispute Letter

When to use: Your credit report contains inaccurate information about your student loans — wrong balance, incorrect payment status, wrong loan servicer, or payments not properly credited. Send this to the **credit bureau**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Dispute of Student Loan Information — Account #[ACCOUNT NUMBER]

To Whom It May Concern:

I am writing to dispute inaccurate student loan information on my credit report.

Student Loan Account Details:

- Loan Servicer/Creditor: [SERVICER NAME]
- Account Number: [ACCOUNT NUMBER]
- Loan Type: [Federal Direct / FFEL / Private / Perkins / etc.]
- Balance Reported: [\$AMOUNT]
- Payment Status Reported: [Current / Delinquent / Default / In Forbearance / etc.]

The Error(s): [Choose the applicable issue(s)]

- **Incorrect payment status.** My report shows this loan as [delinquent/in default], but I am currently [in good standing / in an Income-Driven Repayment plan / in forbearance / in deferment]. Enclosed is documentation from my servicer confirming my current status.
- **Wrong balance.** The reported balance of \$[AMOUNT] is incorrect. My actual balance is \$[CORRECT AMOUNT] per my most recent statement, enclosed.
- **Payments not credited.** My report shows late payments for [MONTH(S)/YEAR(S)], but I made on-time payments. Enclosed is my payment history from [SERVICER NAME / StudentAid.gov].
- **Wrong servicer.** This loan was transferred from [OLD SERVICER] to [NEW SERVICER] on [DATE], but my credit report still shows the old servicer with an incorrect status.
- **Loan discharged/forgiven.** This loan was [discharged in bankruptcy / forgiven under Public Service Loan Forgiveness (PSLF) / forgiven under an Income-Driven Repayment plan / discharged due to total and permanent disability] on [DATE]. It should no longer show a balance or negative status. Enclosed is my discharge/forgiveness documentation.
- **Duplicate reporting.** The same loan is appearing multiple times on my credit report (once under [SERVICER A] and once under [SERVICER B]).

Under the Fair Credit Reporting Act, Section 611 (15 U.S.C. § 1681i), I request that you investigate this item and correct the inaccurate information. If you cannot verify the information as reported, please remove or correct it.

Enclosed Documents:

- Copy of credit report with student loan item(s) highlighted
- [Loan servicer statement showing correct balance/status]
- [Payment history from StudentAid.gov or servicer portal]
- [Forbearance/deferment/discharge confirmation letter, if applicable]
- Copy of government-issued ID
- Copy of proof of address

Please send me written results of your investigation and an updated copy of my credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Template 15: Mixed File Dispute Letter

When to use: Information belonging to someone else (often someone with a similar name, same family address, or similar Social Security number) is appearing on your credit report. This is called a "mixed file." Send this to the **credit bureau**.

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [YOUR PHONE NUMBER] [YOUR EMAIL ADDRESS] [YOUR DATE OF BIRTH] [YOUR SOCIAL SECURITY NUMBER: XXX-XX-[LAST 4]]

[DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS]

Re: Mixed File Dispute — Accounts Belonging to Another Consumer

To Whom It May Concern:

I am writing to dispute several items on my credit report that do not belong to me. It appears that my credit file has been mixed with another consumer's file, resulting in accounts and/or personal information being incorrectly placed on my report.

Items That Do NOT Belong to Me:

Item	Account/Detail	Why It's Not Mine
[CREDITOR NAME]	Account #[NUMBER]	I have never had an account with this creditor
[CREDITOR NAME]	Account #[NUMBER]	This account was opened in [STATE] — I have never lived there
[ADDRESS]	Personal info section	I have never lived at this address
[EMPLOYER NAME]	Personal info section	I have never worked for this employer
[NAME VARIATION]	Personal info section	This is not my name or any name I have used

My Correct Information:

- Full Legal Name: [YOUR FULL NAME]
- Date of Birth: [YOUR DOB]
- Social Security Number: XXX-XX-[LAST 4]
- Current Address: [YOUR ADDRESS]
- Previous Addresses: [LIST LEGITIMATE PREVIOUS ADDRESSES]

This appears to be a mixed file situation, potentially caused by a similar name, overlapping address, or similar Social Security number with another consumer. Under the Fair Credit Reporting Act:

- **Section 607(b) (15 U.S.C. § 1681e(b))** requires credit reporting agencies to follow reasonable procedures to assure maximum possible accuracy of consumer information. A mixed file is a clear violation of this standard.
- **Section 611 (15 U.S.C. § 1681i)** requires you to investigate and correct disputed information.

I request that you:

1. Immediately remove all accounts and information that do not belong to me
2. Separate my credit file from any other consumer's file it has been merged with
3. Take steps to prevent this mixing from recurring
4. Send me an updated copy of my corrected credit report

Enclosed Documents:

- Copy of credit report with items that are not mine highlighted
- Copy of government-issued photo ID (showing my name and date of birth)
- Copy of Social Security card

- Copy of proof of current address (utility bill)
- [Any additional documents that help establish your identity vs. the other person's]

Please send me written results of your investigation and an updated copy of my corrected credit report.

Sincerely,

[YOUR SIGNATURE] [YOUR PRINTED NAME]

Enclosures: [List all documents]

Section 4: Credit Bureau Contact Information

Equifax

For Disputes:

- **Online:** www.equifax.com/personal/credit-report-services/credit-dispute/
- **By Mail:** Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
- **By Phone:** 1-866-349-5191

General Customer Service:

- **Phone:** 1-888-378-4329
- **Website:** www.equifax.com

To Request Your Free Credit Report:

- Via AnnualCreditReport.com (recommended)
- **By Mail:** Equifax Information Services LLC, P.O. Box 740241, Atlanta, GA 30374-0241

Fraud Alert / Credit Freeze:

- **Phone:** 1-888-298-0045
 - **Online:** www.equifax.com/personal/credit-report-services/credit-freeze/
-

Experian

For Disputes:

- **Online:** www.experian.com/disputes/main.html
- **By Mail:** Experian, P.O. Box 4500, Allen, TX 75013
- **By Phone:** 1-888-397-3742

General Customer Service:

- **Phone:** 1-888-397-3742
- **Website:** www.experian.com

To Request Your Free Credit Report:

- Via AnnualCreditReport.com (recommended)
- **By Mail:** Experian, P.O. Box 4500, Allen, TX 75013

Fraud Alert / Credit Freeze:

- **Phone:** 1-888-397-3742

- **Online:** www.experian.com/freeze/center.html
-

TransUnion

For Disputes:

- **Online:** www.transunion.com/credit-disputes/dispute-your-credit
- **By Mail:** TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000
- **By Phone:** 1-800-916-8800

General Customer Service:

- **Phone:** 1-800-916-8800
- **Website:** www.transunion.com

To Request Your Free Credit Report:

- Via AnnualCreditReport.com (recommended)
- **By Mail:** TransUnion LLC, Consumer Disclosure Center, P.O. Box 1000, Chester, PA 19016

Fraud Alert / Credit Freeze:

- **Phone:** 1-800-916-8800
 - **Online:** www.transunion.com/credit-freeze
-

Consumer Financial Protection Bureau (CFPB)

The CFPB is the federal agency that oversees credit reporting agencies and enforces consumer financial protection laws. If a credit bureau or creditor isn't responding to your disputes or is violating your rights, filing a complaint with the CFPB can be very effective.

File a Complaint:

- **Online:** www.consumerfinance.gov/complaint/
- **Phone:** 1-855-411-2372
- **Mail:** Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, IA 52244

What Happens When You File:

1. You submit your complaint online (takes about 10-15 minutes)
2. The CFPB forwards your complaint to the company
3. The company is expected to respond within 15 days
4. You can review their response and provide feedback
5. The CFPB tracks complaints and takes enforcement action against companies with patterns of violations

Pro tip: Filing a CFPB complaint is one of the most effective escalation tools you have. Companies take CFPB complaints very seriously because they can lead to regulatory action. Use it if your direct disputes are getting nowhere.

Federal Trade Commission (FTC)

Report Identity Theft:

- **Online:** IdentityTheft.gov
- **Phone:** 1-877-438-4338

Report Credit Repair Scams:

- **Online:** ReportFraud.ftc.gov
-

Section 5: Credit Score Improvement Strategies

Quick Wins — Results in 30 Days or Less

These are actions you can take right now that may improve your credit score within one billing cycle.

1. Pay Down Credit Card Balances Below 30% Utilization

This is the single fastest way to boost your score. Credit utilization accounts for 30% of your FICO score and updates every time your creditors report to the bureaus (usually once per month).

Action steps:

- List all your credit cards with their balances and limits
- Calculate your utilization for each card AND overall
- Focus on getting every card below 30% (ideally below 10%)
- If you can't pay them all down, start with the cards closest to their limits

Example:

Card	Balance	Limit	Utilization	Target Balance (30%)	Target Balance (10%)
Card A	\$1,800	\$2,000	90% ❌	\$600	\$200
Card B	\$500	\$5,000	10% ✅	\$1,500	\$500
Total	\$2,300	\$7,000	33%	\$2,100	\$700

Pro tip: Pay down your balances 2-3 days BEFORE your statement closing date (not the due date). That's when most creditors report your balance to the bureaus.

2. Become an Authorized User

Ask a trusted family member with excellent credit to add you as an authorized user on one of their credit cards. Their positive history on that card can appear on your credit report.

What to look for in the right card:

- Card with 5+ years of history
- Perfect payment record (no late payments ever)
- Low utilization (under 10%)
- High credit limit

Important: You don't need to use the card or even have it in your possession. Just being added is enough. Confirm with the card issuer that they report authorized users to the credit bureaus (most major issuers do).

3. Ask for Credit Limit Increases

A higher credit limit with the same balance = lower utilization ratio = better score.

How to do it:

- Call the customer service number on the back of your credit card
- Say: "I'd like to request a credit limit increase"

- They may ask about your income and housing costs
- **Ask if this will be a hard or soft inquiry.** If it's a hard inquiry, you may want to reconsider (it could temporarily lower your score)

Many issuers do soft pulls for existing customers requesting increases. This gives you a boost with zero risk.

4. Dispute Errors Immediately

If you found errors during your credit report audit, send those dispute letters NOW. Some disputes are resolved in as little as 14 days. Getting an incorrect collection or late payment removed can result in a significant score jump — sometimes 20-50+ points for a single item.

5. Don't Close Old Credit Cards

Even if you're not using them, old credit cards help your score by:

- Increasing your average age of accounts
- Increasing your total available credit (lowering utilization)
- Showing a longer history of responsible credit use

If the card has an annual fee you don't want to pay, call and ask to downgrade to a no-fee version instead of closing it.

Medium-Term Strategies — Results in 60-90 Days

1. Get a Secured Credit Card

If you don't have any open credit cards, a secured card is the best way to start building positive history.

How it works:

- You deposit cash (\$200-\$500) with the card issuer
- Your deposit becomes your credit limit
- You use the card for small purchases and pay in full every month
- After 6-12 months of responsible use, many issuers will upgrade you to an unsecured card and return your deposit

Best practices:

- Only charge 10-20% of your limit each month
- Set up autopay for the full balance
- Never miss a payment

2. Get a Credit Builder Loan

Credit builder loans are small loans (usually \$300-\$1,000) designed specifically to build credit.

How they work:

- The lender puts the loan amount into a savings account or CD
- You make fixed monthly payments for 6-24 months
- Each payment is reported to the credit bureaus
- When the loan is paid off, you get the money (minus interest and fees)

Where to find them:

- Local credit unions
- Self (self.inc) — online credit builder
- MoneyLion

- Many community banks

3. Strategic Payment Timing

When your creditor reports your balance to the bureaus matters. Most report once per month, usually on or around your statement closing date.

Strategy:

- Find out your statement closing date for each card (call customer service or check online)
 - Make your payment a few days BEFORE the closing date
 - This ensures the lowest possible balance is reported
 - Even if you charge \$2,000 per month but pay it off before the statement closes, the bureau may see a \$0 balance
-

Long-Term Building — 6-12 Months

1. Diversify Your Credit Mix

Having only credit cards? Consider adding an installment loan (credit builder loan, secured personal loan). Having only loans? Consider adding a credit card.

A healthy mix shows lenders you can handle different types of credit. But don't take on debt you don't need just to diversify — it's only 10% of your score.

2. Let Your Accounts Age

Time is your friend. The longer your accounts stay open and in good standing, the better your score. Avoid opening lots of new accounts at once, as this lowers your average account age.

Rule of thumb: Only open new credit when you genuinely need it, not just because you were offered a pre-approval.

3. Maintain Perfect Payment History

This is the single most important thing you can do for your credit long-term. Set up autopay on every account for at least the minimum payment. Then make additional manual payments if you want to pay more.

Autopay setup checklist:

- All credit cards — autopay for at least the minimum (full balance is ideal)
- All loans — autopay for the scheduled payment
- All utilities and services — autopay where available

One missed payment can drop your score 50-100+ points and stay on your report for 7 years. Autopay is your insurance policy.

Section 6: Dealing with Debt Collectors

Your Rights Under the Fair Debt Collection Practices Act (FDCPA)

The FDCPA (15 U.S.C. § 1692 et seq.) protects you from abusive debt collection practices. Here's what you need to know.

What Debt Collectors CAN Do

- Contact you by phone, mail, email, or text message
- Call you between 8:00 AM and 9:00 PM (your local time)

- Contact you at work (unless you tell them not to)
- Sue you for the debt
- Report the debt to credit bureaus
- Offer settlement for less than the full amount

What Debt Collectors CANNOT Do

- **Harass or abuse you** — No threats of violence, obscene language, or repeated calls meant to annoy
- **Lie to you** — Cannot misrepresent the amount owed, falsely claim to be an attorney or government official, or threaten actions they can't legally take
- **Call at unreasonable times** — No calls before 8:00 AM or after 9:00 PM
- **Contact you at work if you say stop** — Once you tell them your employer doesn't allow personal calls, they must stop
- **Tell others about your debt** — They can contact others only to find your phone number or address (and even then, only once)
- **Collect more than you owe** — Cannot add unauthorized fees or interest
- **Threaten arrest** — Failing to pay a debt is not a crime (with rare exceptions for things like fraud)
- **Continue collection after receiving a validation request** — They must pause until they validate the debt
- **Ignore a cease and desist letter** — They must stop contacting you (with limited exceptions)

How to Validate a Debt

When a collector first contacts you, they must send you a written "validation notice" within 5 days. This notice must include:

- The amount of the debt
- The name of the creditor
- A statement of your right to dispute the debt within 30 days

Your move: Send a Debt Validation Letter (Template 9 in Section 3) within 30 days of their first contact. This forces them to prove:

- You actually owe the debt
- They have the right to collect it
- The amount is correct

Many collection agencies, especially on older debts, cannot provide adequate validation. If they can't prove it, they can't collect it — and they must stop reporting it to the credit bureaus.

Pay-for-Delete Strategy Explained

Pay-for-delete is a negotiation strategy where you offer to pay a collection (sometimes at a discount) in exchange for the collector completely removing the account from your credit reports.

Step-by-step:

1. **Send a Debt Validation Letter first** — Make sure the debt is legitimate and the amount is correct
2. **If they validate the debt, send a Pay-for-Delete Letter** (Template 8 in Section 3)
3. **Start with a lower offer** — If you owe \$2,000, you might offer \$1,000 (50%). Many collectors bought the debt for pennies on the dollar and will profit from any payment
4. **Get everything in writing BEFORE you pay** — A verbal agreement means nothing. Get the deletion agreement on their company letterhead with a signature
5. **Pay by cashier's check or money order** — Do NOT give them access to your bank account
6. **After paying, follow up** — Check your credit reports in 30-60 days to confirm the account was removed
7. **If they don't remove it, dispute with the credit bureau** and include a copy of the deletion agreement

Important notes:

- Not all collectors will agree to pay-for-delete
- Some will only agree to update the status to "paid" (which still looks negative)
- Getting it in writing is absolutely essential — if they agree verbally but don't delete, you have no recourse
- The original creditor's negative mark (the charge-off or late payments) may remain even if the collection is removed

Statute of Limitations Reference

The statute of limitations (SOL) is the time period during which a creditor can sue you for an unpaid debt. After the SOL expires, the debt is "time-barred" — they can still try to collect, but they can't sue you.

Important: The statute of limitations is NOT the same as the credit reporting period. An item can fall off your credit report (after 7 years) while still being within the SOL, or it can be past the SOL but still on your credit report.

Why this matters:

- If a debt is past the SOL, a collector threatening to sue is bluffing (and violating the FDCPA)
- Making a payment on a time-barred debt can RESTART the statute of limitations in some states — be very careful
- Always check your state's SOL before making any payment on an old debt

General Statute of Limitations by State (for most consumer debt):

Note: These are general guidelines. SOL varies by type of debt (written contract, oral contract, promissory note, open-ended accounts). Consult your state's specific laws or a licensed attorney for your exact situation.

State	Written Contracts	Open-Ended (Credit Cards)
Alabama	6 years	3 years
Alaska	3 years	3 years
Arizona	6 years	6 years
Arkansas	5 years	5 years
California	4 years	4 years
Colorado	6 years	6 years
Connecticut	6 years	6 years
Delaware	3 years	3 years
Florida	5 years	4 years
Georgia	6 years	4 years
Hawaii	6 years	6 years
Idaho	5 years	5 years
Illinois	10 years	5 years
Indiana	10 years	6 years
Iowa	10 years	5 years
Kansas	5 years	3 years
Kentucky	15 years	5 years

Louisiana	10 years	3 years
Maine	6 years	6 years
Maryland	3 years	3 years
Massachusetts	6 years	6 years
Michigan	6 years	6 years
Minnesota	6 years	6 years
Mississippi	3 years	3 years
Missouri	10 years	5 years
Montana	8 years	5 years
Nebraska	5 years	5 years
Nevada	6 years	4 years
New Hampshire	3 years	3 years
New Jersey	6 years	6 years
New Mexico	6 years	4 years
New York	6 years	6 years
North Carolina	3 years	3 years
North Dakota	6 years	6 years
Ohio	8 years	6 years
Oklahoma	5 years	3 years
Oregon	6 years	6 years
Pennsylvania	4 years	4 years
Rhode Island	10 years	10 years
South Carolina	3 years	3 years
South Dakota	6 years	6 years
Tennessee	6 years	6 years
Texas	4 years	4 years
Utah	6 years	4 years
Vermont	6 years	6 years
Virginia	5 years	3 years
Washington	6 years	3 years

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Section 8: Debt Payoff Calculator Guide

If you have debts to pay off (not just disputable errors), having a strategy matters. There are two proven methods.

The Avalanche Method (Saves the Most Money)

How it works: Pay off debts in order of **highest interest rate first**, regardless of balance size.

Steps:

1. List all your debts from highest interest rate to lowest
2. Make minimum payments on all debts
3. Put every extra dollar toward the debt with the highest interest rate
4. When that debt is paid off, roll its payment into the next highest rate debt
5. Repeat until debt-free

Example:

Debt	Balance	Interest Rate	Minimum Payment	Payoff Order
Credit Card A	\$3,000	24.99%	\$60	1st 
Credit Card B	\$5,000	19.99%	\$100	2nd
Personal Loan	\$8,000	12.00%	\$200	3rd
Car Loan	\$15,000	6.50%	\$350	4th

Pros: Saves the most money on interest over time. **Cons:** Can feel slow if the highest-rate debt has a large balance.

The Snowball Method (Best for Motivation)

How it works: Pay off debts in order of **smallest balance first**, regardless of interest rate.

Steps:

1. List all your debts from smallest balance to largest
2. Make minimum payments on all debts
3. Put every extra dollar toward the smallest balance
4. When that debt is paid off, roll its payment into the next smallest debt
5. Repeat until debt-free

Example (same debts, different order):

Debt	Balance	Interest Rate	Minimum Payment	Payoff Order
Credit Card A	\$3,000	24.99%	\$60	1st 
Credit Card B	\$5,000	19.99%	\$100	2nd
Personal Loan	\$8,000	12.00%	\$200	3rd
Car Loan	\$15,000	6.50%	\$350	4th

Pros: Quick wins build momentum. You see debts disappear faster. **Cons:** May cost more in total interest than the avalanche method.

Which Method Should You Choose?

If You...	Use This Method
Are motivated by math and efficiency	Avalanche
Need quick wins to stay motivated	Snowball
Have high-interest debt (20%+)	Avalanche
Have several small balances you can knock out fast	Snowball
Feel overwhelmed and might give up	Snowball
Are disciplined and patient	Avalanche

The truth: The best method is the one you'll actually stick with. Both methods work. Both are better than making minimum payments only.

Monthly Payment Planner

Use this worksheet to plan your monthly debt payments.

Total monthly income available for debt repayment: \$ _____

Debt Name	Balance	Interest Rate	Minimum Payment	Extra Payment	Total Monthly Payment	Est. Months to Payoff

TOTALS	\$ _____		\$ _____	\$ _____	\$ _____	
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To estimate months to payoff (simplified): Balance ÷ Total Monthly Payment = Approximate months (this is simplified — interest makes it longer, but it gives you a rough idea)

Section 9: Quick Reference Cards

"What Should I Do When..." Decision Tree

I Found an Error on My Credit Report

1. Document the error (screenshot, highlight on report)
2. Gather supporting evidence (statements, receipts, records)
3. Choose the right dispute letter template from Section 3
4. Send via Certified Mail with Return Receipt Requested
5. Log it in your Dispute Tracker
6. Wait 30 days for response
7. If verified → Send follow-up dispute or file CFPB complaint
8. If deleted → Celebrate! Check all 3 reports to make sure it's gone everywhere

A Debt Collector Called Me

1. Don't panic. Don't agree to anything. Don't give them bank account info.
2. Ask for their name, company name, phone number, and the account they're calling about
3. Tell them to send you written notice (they're required to within 5 days)
4. Send a Debt Validation Letter (Template 9) within 30 days
5. Check the statute of limitations for your state (Section 6)
6. If validated and you want to resolve it → Consider pay-for-delete negotiation
7. If you want them to stop calling → Send Cease and Desist Letter (Template 10)

I Was Denied Credit

1. You are entitled to a free copy of the credit report used in the decision (look for the "adverse action notice" letter)
2. Review that report carefully for errors
3. Ask the lender what specific factors led to the denial
4. Address those factors using the strategies in this kit
5. Don't immediately apply elsewhere (more hard inquiries won't help)
6. Work on your credit for 60-90 days, then try again

I Want to Improve My Score Fast (Under 30 Days)

1. Pay down credit card balances below 30% (ideally below 10%)
2. Dispute any obvious errors
3. Ask for credit limit increases (soft pull only)
4. Don't close any accounts or open new ones
5. Make sure all payments are on time

I'm Preparing to Apply for a Mortgage

1. Start 6-12 months before you plan to apply
2. Pull all 3 credit reports and dispute all errors
3. Pay down all credit cards below 10% utilization
4. Don't open any new credit accounts
5. Don't close any existing accounts

6. Don't make any large purchases on credit
 7. Don't change jobs if possible
 8. Keep all financial documents organized
-

30-60-90 Day Credit Fix Timeline

Days 1-7: The Audit

- Pull all 3 credit reports from AnnualCreditReport.com
- Get your credit score(s) from your bank or Credit Karma
- Review each report line by line using the guide in Section 1
- Fill out the Credit Report Audit Worksheet
- Categorize all issues (Category A, B, or C)
- Log your starting score in the Credit Score Tracker

Days 8-14: First Round of Disputes

- Write dispute letters for all Category A (clear errors) items
- Make copies of all supporting documents (never send originals)
- Send all dispute letters via Certified Mail with Return Receipt Requested
- Log each dispute in your Dispute Tracker
- Send Debt Validation Letters for any collections you don't recognize

Days 15-30: Quick Wins

- Pay down credit card balances below 30% (below 10% if possible)
- Ask for credit limit increases (soft pull only)
- Set up autopay on all accounts for at least the minimum payment
- Consider becoming an authorized user on a family member's card
- Do NOT open any new accounts or apply for credit during this phase

Days 31-45: Review First Responses

- Check responses from your first round of disputes
- For any items "verified" — prepare follow-up disputes with additional evidence
- For any items deleted — confirm removal on all 3 reports
- Send goodwill letters for any legitimate late payments (Category C)
- Send pay-for-delete offers for any validated collections you want to resolve

Days 46-60: Second Round of Disputes

- Send follow-up disputes for items that weren't resolved in Round 1
- Dispute directly with creditors for items verified by bureaus
- File CFPB complaints for any bureau/creditor not responding properly
- Check your credit score again and log your progress
- If you don't have a credit card, apply for a secured credit card

Days 61-90: Build and Stabilize

- Continue monitoring dispute responses and sending follow-ups
- Start using your secured credit card responsibly (small charges, pay in full)

- Consider a credit builder loan
 - Keep all credit card utilization below 30%
 - Check all 3 reports again to verify corrections are reflected
 - Log your 90-day score — compare to Day 1
 - Plan your ongoing monthly monitoring routine
-

Red Flags on Your Credit Report Checklist

Check your credit report for these warning signs. If you find any, take action immediately.

Identity Theft Red Flags 🚨

- Accounts you never opened
- Addresses where you've never lived
- Employers you've never worked for
- Name variations you don't recognize
- Hard inquiries from companies you never contacted
- Collection accounts for debts you don't recognize
- Sudden unexplained drop in your credit score

Reporting Errors Red Flags ⚠️

- Wrong balance on any account
- Wrong credit limit on any credit card
- Incorrect payment status (showing late when you paid on time)
- Closed accounts showing as open (or vice versa)
- Wrong date opened or date of last activity
- Same debt listed twice (duplicate reporting)
- Paid debts still showing a balance
- Settled accounts showing as "unpaid"

Timing Red Flags 🕒

- Negative items older than 7 years still on your report
- Dates that don't match your records (possible re-aging)
- Bankruptcies older than 7 years (Chapter 13) or 10 years (Chapter 7)
- Collection accounts where the date of first delinquency is missing or wrong

Collections Red Flags 💰

- Collection accounts with no original creditor listed
 - Collection amounts that are significantly higher than the original debt
 - Medical collections under \$500 (should not be reported)
 - Medical debt that's been paid by insurance (should not be reported)
 - Collections from companies you've never heard of (could be debt buyer errors)
-

Disclaimer

IMPORTANT — PLEASE READ:

This kit is for **educational purposes only**. It is not legal advice, financial advice, tax advice, or a credit repair service. The information contained in this product is general in nature and may not apply to your specific situation.

No guarantees. Individual results vary significantly based on each person's unique credit situation, the types and ages of negative items, and many other factors. We make no representations, warranties, or guarantees — express or implied — that following the information in this kit will result in any specific credit score improvement or the removal of any specific items from your credit report.

Not a credit repair service. This product provides educational materials and template documents for your personal use. We do not perform credit repair services, send letters on your behalf, communicate with creditors or credit bureaus on your behalf, or take any action on your account. You are responsible for your own credit repair efforts.

Your existing rights. You have the right to dispute inaccurate information on your credit report at no cost by contacting the credit reporting agencies directly. You do not need to purchase this or any product to exercise your rights under the Fair Credit Reporting Act or any other federal or state law.

Dispute only inaccurate information. This kit is designed to help you identify and dispute information on your credit report that is inaccurate, incomplete, unverifiable, or outdated. Disputing information that you know to be accurate may constitute fraud. Always be truthful in your disputes.

Consult a professional. For advice specific to your situation, consult a licensed attorney, financial advisor, or HUD-approved credit counselor. Free credit counseling is available through HUD-approved agencies — visit www.hud.gov or call 1-800-569-4287 to find one near you.

Laws change. Credit reporting laws, regulations, and bureau policies are subject to change. The information in this kit is current as of the date of purchase, but we cannot guarantee it will remain accurate indefinitely. Always verify current laws and procedures before taking action.

Fair Debt Collection Practices Act notice. If you have debts in collection, be aware that certain actions (such as making a payment or acknowledging a debt) may have legal consequences, including restarting the statute of limitations for lawsuits. Consult an attorney before engaging with debt collectors about time-barred debts.

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Congratulations on taking control of your credit. Most people never take the first step. You already have. Now follow the plan, send those letters, track your progress, and watch your score climb. You've got this. 🍊