



## Credit Dispute Worksheet

It is important to review your credit report periodically to ensure the information is accurate, complete and up-to-date. The Federal Fair Credit Reporting Act requires each of the major credit bureaus to provide you with a free copy of your report, at your request, once every 12 months.

- 1. Get a Free Copy Of Your Credit Report:** (You are also entitled to a free report if a company takes adverse action against you, such as denying an application for credit or employment. If you are unemployed and plan to look for a job within 60 days, if you're on welfare, or if your report is inaccurate because of fraud.)
- 2. When requesting a Credit Report, ensure that you have specified that **only the last four digits of your social security number appear on the report.****
- 3. Review your Credit Reports carefully.** Look for inquiries with companies that you haven't contacted, accounts that you did not open, addresses that you don't recognize and any debts or information that you cannot explain.

#### **4. Check out the Credit Dispute Websites:**

TransUnion:	<a href="https://dispute.transunion.com/dp/dispute/landingPage.jsp">https://dispute.transunion.com/dp/dispute/landingPage.jsp</a>
Equifax	<a href="http://www.equifax.com/answers/correct-credit-report-errors/en_cp">http://www.equifax.com/answers/correct-credit-report-errors/en_cp</a>
Experian:	<a href="http://www.experian.com/disputes/main.html">http://www.experian.com/disputes/main.html</a>

*If you have statements, cancelled checks or any other evidence to support your dispute, include copies of them (keep the originals for your records) with your statement. If you are mailing your dispute, send it certified mail, return receipt requested. This way you will have proof that you sent the dispute but also that the credit bureau has received it.*

- 5. The issuer of a credit account has 30 days from the time you dispute an item to respond to the dispute.** The reporting agency acts as the liaison between you and the credit issuer. Once the credit issuer responds to the credit agency, they will notify you of the findings. If the item is inaccurate, the agency will remove it from your credit report and issue you a new copy with up-to-date information.

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