Money Habits
For Me

Money Habits Credit Checkup Worksheet

Name: ____

Date Completed: ____________________________________

Why Complete This Worksheet?

Understanding your credit starts with knowing what information is being reported about you. This worksheet is designed to help you review your credit reports, identify potential issues, and create a simple plan to strengthen and protect your credit over time.
Remember: the goal is awareness, not perfection.

Step 1: Check Your Credit Reports

Visit **AnnualCreditReport.com** and review reports from all three major credit bureaus.

Credit Bureau	Reviewed?	Date Reviewed
Equifax	☐ Yes ☐ No	
Experian	☐ Yes ☐ No	
TransUnion	☐ Yes ☐ No	

Step 2: Verify Personal Information

Reviewtheidentifyinginformationoneach report.

Name	☐ Yes ☐ No
Current Address	☐ Yes ☐ No
Previous Addresses	☐ Yes ☐ No
Date of Birth	☐ Yes ☐ No
Other Personal Information	☐ Yes ☐ No

Step 3: Review Your Accounts

Listanyaccountsthatrequireadditional review.

Creditor	Balance	Status	Concerns?

Step 4: Look for Errors
Check for:

☐ Accounts that do not belong to you

☐ Incorrect balances

☐ Incorrect credit limits

☐ Incorrect late payments

☐ Duplicate accounts

☐ Accounts listed as open that should be closed

☐ Collection accounts that appear inaccurate

☐ Other concerns

Describe any issues found:

Step 5: Monitor Your Credit Score

Current Credit Score (if known): ________

Source:

☐ Bank

☐ Credit Card Company

☐ Credit Monitoring Service

☐ Other __________________

Previous Score (if known): ________

Difference: ________

Step 6: Estimate Your Credit Utilization

Total CreditCard Balances:$_____________

Total Available Credit Limits: $_____________

Credit Utilization Percentage:

Balance ÷ Credit Limits × 100 = ________ %

General guideline:

☐ Under 10%

☐ Under 30%

☐ Over 30%

Under 30% is a common guideline; lower is usually better, as long as accounts stay active.

Step 7: Credit Habits Checkup

Answer honestly.

Question:	Yes	No
I pay all bills on time.	☐	☐
I know all of my current debts.	☐	☐
I review my credit reports regularly.	☐	☐
I avoid applying for unnecessary credit.	☐	☐
I keep credit card balances under control.	☐	☐
I have a plan to pay down debt.	☐	☐

Step 8: Disputes and Follow-Up

Did you find any items that may need to be disputed?

☐ Yes

☐ No

If yes, list the issue and action taken.

Issue	Action Taken	Date

Step 9: My Credit Improvement Plan

What is one action I will take during the next 30 days to improve or protect my credit?

____

____

____

____

Target Completion Date: ____________________

My Key Takeaway

Whatdid I learnabout my credit from completing this worksheet?