

Credit Clarity Toolkit

Your hands-on worksheets for reading reports, disputing errors, and tracking utilization — **all in one place.**

1 Credit Report Pull Checklist

Pull all three reports free at **AnnualCreditReport.com** — the only official source. Check each one off as you go, and write the date you pulled it.

- ☐ Equifax Date pulled: _____
- ☐ Experian Date pulled: _____
- ☐ TransUnion Date pulled: _____

What to look for on each report:

- **Personal info errors** — wrong name spellings, addresses you've never lived at, employers you never had.
- **Accounts you don't recognize** — anything unfamiliar could be an error (or fraud). Flag it.
- **Late or missed payments** — note the dates. Recent lates hurt the most.
- **Balances vs. credit limits** — high balances relative to limits drag your score (see the worksheet below).
- **Collections or charge-offs** — write down the collector name, amount, and original creditor.
- **Inquiries you didn't authorize** — hard pulls you never agreed to can be disputed.

2 Dispute Tracker

Log every error you dispute. Bureaus generally have about **30 days** to investigate and respond — write the deadline down so nothing slips.

Disputed Item	Bureau	Date Sent	Response Deadline	Outcome

Tip: Dispute in writing (online or certified mail) and keep copies of everything you send.

3 Utilization Worksheet

$$\text{Utilization \%} = \text{Balance} \div \text{Credit Limit} \times 100$$

Worked example: a card with a \$500 limit and a \$150 balance is at **30%** utilization ($150 \div 500 \times 100$). Fill in your own cards below:

Card	Credit Limit (\$)	Balance (\$)	Utilization %
Example Card	\$500	\$150	30%

Target: keep every card under **30%** — under **10%** is even better for your score. Pay down the highest-utilization card first for the fastest visible movement.

4 90-Day Action Plan

One month at a time. Check things off as you finish them.

Month 1 — Foundation

- ☐ Pull all three credit reports (checklist above)
- ☐ List every negative item you found, bureau by bureau
- ☐ Send your first round of disputes
- ☐ Set up autopay on every open account
- ☐ Pay down your highest-utilization card

Month 2 — Momentum

- ☐ Follow up on dispute responses — log outcomes in the tracker
- ☐ Send a second round of disputes if anything came back unverified
- ☐ Keep utilization under 30% on every card
- ☐ Don't open any new accounts this month

Month 3 — Lock It In

- ☐ Re-pull your reports and confirm the updates landed
- ☐ Keep paying on time, every time — no exceptions
- ☐ Start (or keep building) a small emergency buffer
- ☐ Review your progress and set your next 90 days

Disclaimer: This toolkit is for educational purposes only and is not financial advice. For complex situations — identity theft, lawsuits, or debts you're unsure about — consider speaking with a qualified credit counselor or attorney.