



CREDIT CARD CHECKUP

(Repeat the top part of this form for each of your major credit cards with outstanding balances)

Date: _____

Credit card: _____

Annual percentage rate (APR): _____

Credit limit: _____

Current balance: _____

Monthly payment: _____

Target pay off date: _____

Credit report results checklist

(You can skip this part once it is completed the first time)

Go to <http://www.annualcreditreport.com> to pull your credit report and credit scores. The report is free if pulled only once a year; there is a nominal fee to pull your credit scores.

- TransUnion report Credit score: _____
- Equifax report Credit score: _____
- Experian report (credit scoring is not available)
- Check for errors
- Dispute errors? Date: _____
- Dispute details: _____