



Your credit-readiness checklist

A few practical steps to organize your questions and prepare for a conversation. Keep this checklist for yourself.

MY GOAL

☐ Home☐ Car☐ Lower balances☐ Credit clarity

☐ **Get your credit reports.**

Use AnnualCreditReport.com to access reports from Equifax, Experian, and TransUnion.

☐ **Review what is reported.**

Note entries you believe are inaccurate and gather supporting records. Keep a list of details you want explained during your credit conversation.

☐ **List your card balances and limits.**

Compare balances with limits to understand utilization. Keep account numbers and personal identifiers off this worksheet.

☐ **Plan for payment due dates.**

Use reminders to help pay on time. You do not need to carry a balance or pay interest to build credit.

☐ **Look at your monthly budget.**

List essential expenses and required payments before deciding what extra amount, if any, is manageable.

☐ **Write down your questions.**

Choose the two or three topics you most want explained, such as a report entry, utilization, or next steps.

☐ **Understand any proposed service.**

Before agreeing, ask about availability, services, total costs, timing, and cancellation rights. Keep a copy of the terms.

Keep reports private. Do not text Social Security numbers, passwords, or identity documents.

READY TO ASK A QUESTION?

Text CREDIT to 205-253-9472

Resources: AnnualCreditReport.com | CFPB: Building and keeping good credit | FTC: Credit guidance

General education, not individualized financial or legal advice. No score, financing, or timeline is guaranteed. Independent resources do not endorse NewStride.