



# CREDIT REPAIR PLANNER

this planner belongs to:

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# CREDIT AGENCIES

First things first, you need to obtain your credit score(s) from the different credit bureaus. There are many ways to obtain this, but here are some of my top suggestions:



There are many different places to obtain your credit report. Be sure to be careful when you look for resources online.

I'd suggest going directly to Experian. You can go directly to their website, create an account, and monitor your report easily through the platform.

**A few other resources you can explore are:**



As you work on improving your credit, you will need to go through the process of disputing incorrect items, and verifying the information on your report. This will include things like your previous contact information, mail addresses and more.

Each time you reach out, the credit bureaus will have 30 days to respond to your disputes. If you dispute or call in about an account currently under investigation you grant the bureaus an additional 15 days to investigate.

## AGENCY MAILING ADDRESSES

### **TRANSUNION**

Trans Union Corporation  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022

### **EXPERIAN**

Experian  
Consumer Relations  
PO Box 9701  
Allen, TX 75013

### **EQUIFAX**

Equifax, Inc.  
c/o CSC Credit Services  
P O Box 740040  
Atlanta, GA 30374

# CREDIT REPORTS

One very important step is to review your credit report for inaccuracies! Start with one bureau at a time and highlight or make note of any and all errors or negative marks.

**1. Personal Information** – its important to remove all old data because it links to the derogatory information on your credit report. Sometimes the bureaus will use this information to validate accounts you dispute.

- ☐ Inaccurate Names
- ☐ Misspelled names
- ☐ Old addresses
- ☐ Addresses you've never lived at
- ☐ DOBs
- ☐ SSNs
- ☐ Phone numbers
- ☐ Employers

## 2. Inquiries

- ☐ Unauthorized inquiries
- ☐ Inquiries that are NOT attached to accounts

**3. Unpaid Closed Accounts, Derogatory Student Loans, Charged Off Accounts + Collections**

- ☐ Balances
- ☐ Dates
- ☐ Payment history

# CREDIT REPORTS

- ☐ Company contact information
- ☐ Accounts that do NOT belong to you
  - ☐ Look for accounts that could belong to someone else with a similar name or same name without generation identifier
- ☐ Accounts that are closed but listed as open
- ☐ Joint accounts that ONLY belong to your spouse

## 4. Public Records

- ☐ Is all the information reporting the same on all 3 bureaus such as dates, court information, case/file numbers, contact information?
- ☐ Check for lawsuits you were NOT involved in or lawsuits that are still reporting after 7 years.
- ☐ Bankruptcies that were filed over 10 years ago

*Next Step... It's time to...*  
***Dispute! Dispute! Dispute!***

1. Once you have the items ready to dispute, create your letters. You can either create your own letters or find our enclosed samples.
2. Dispute 5 items per letter, per bureau.
3. The bureaus have 30 days to investigate and inform you of the outcome of an account and that 30 days starts the day they receive your letter, not when you send it!

# CONTACTING AGENCIES

When you begin sending in your disputes here are a few best practices that will help you achieve more success with your dispute letters:

## WHEN CONTACTING THE COLLECTION AGENCIES:

- ☐ Do **NOT** sign your letters (only print your name if you write on this document – lessens the chance of them comparing signatures and validating debt on any documents you may have signed).
- ☐ Do **NOT** send the agency a copy of your ID. Do NOT send any additional information even if they ask. You are NOT on their payroll.
- ☐ Do respond to collection letters by sending a Debt Validation letter first.
- ☐ Do politely tell the rep who calls you from a collection agency to stop calling you and contact you via mail only and hang up. If they email you, respond by sending a debt validation letter to the company.
- ☐ Do **NOT** agree to payments over the phone.

## WHEN CONTACTING THE CREDIT BUREAUS:

- ☐ Do NOT feel obligated to send all dispute letters certified (I know it can get expensive – sending certified is completely optional)
- ☐ Do include a copy of your identification (copy of DL + SSN card) – if your address is different on your license, send a utility bill.
- ☐ Do NOT sign any letters you hand write or type (same as collection agencies – if the bureaus can furnish proof provided by the original creditor – if you sign your letters all they have to do is compare signatures to verify debt – let's not make it easy for them)
- ☐ Do specify an action you want them to take on each letter (Update, remove late payment, delete account) they need to know what to do for accounts disputed.

# CONTACTING AGENCIES

When you begin sending in your disputes here are a few best practices that will help you achieve more success with your dispute letters:

## WHEN CONTACTING THE CREDITOR:

- ☐ Do know your states SOL (statute of limitations) to avoid being sued.
- ☐ Only contact them directly via mail if you are sending a goodwill letter or are trying to settle the account by sending a Pay to Delete letter and be prepared to pay if they agree – BUT they don't have to agree to either option.
- ☐ Do NOT send a copy of your DL or SSN (it's their responsibility to keep up with all documents that verify your identity)
- ☐ Do NOT call them. Do NOT discuss payments over the phone. (No paper trail + could reset debt time clock if you agree to payment and don't and now you're back at square one and the account stays on your credit longer)

## OTHER THINGS TO REMEMBER:

- ☐ **DO NOT DISPUTE ONLINE** -- by doing so you give up rights to arbitration and agree to a 3 day investigation.
- ☐ Do include a copy of your identification (copy of DL + SSN card) – if your address is different on your license, send a utility bill.
- ☐ **DO NOT RESEND THE SAME DISPUTE LETTER OVER AND OVER** – get more firm with each letter and always follow up. You have a right to know what information the bureaus have about you, the right to know who furnished the information and the right to know the procedure used to verify the information that is being reported.
- ☐ KEEP CREDIT UTILIZATION UNDER 30% ON ALL OF CREDIT CARDS! Ideally keeping your utilization closer to 3%-10% is one of the best ways to quickly boost your score!



# DISPUTE LETTER

## Credit Reporting Agency (CRA) Mailing Addresses:

### TRANSUNION

Trans Union Corporation  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022

### EXPERIAN

Experian  
Consumer Relations  
PO Box 9701  
Allen, TX 75013

### EQUIFAX

Equifax, Inc.  
c/o CSC Credit Services  
P O Box 740040  
Atlanta, GA 30374

## Your Information

Name:

Address:

SSN#

DOB

Any Attachments? Yes ☐ No ☐

I dispute the following account information on my credit report. Please validate this debt.

## Account Information:

- 1 Creditor Name:
- 2 Account Number:
- 3 Amount: \$

## I dispute the account because (check one):

- ☐ This account is not mine or I do not recognize it.
- ☐ I have been a victim of identity theft and this was not opened with my permission.
- ☐ The balances are incorrect.
- ☐ This debt is older than 7 years. My last payment to the creditor was
- ☐ Other:

**If you should need to contact me regarding this dispute, please contact me.**

Sincerely,

# SUBMITTING A DISPUTE

## Step By Step

1. Write a letter to the credit bureau that sent you the report.
2. Provide the account number for the item you feel is not accurate.
3. For each item, explain concisely why you believe it is not accurate.
4. If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
5. Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
6. Make a copy of your letter before you send it to the credit bureau.
7. Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.



# YEARLY TRACKER

YEAR :

NAME :

## JANUARY

TransUnion:  
Experian:  
Equifax:

## FEBRUARY

TransUnion:  
Experian:  
Equifax:

## MARCH

TransUnion:  
Experian:  
Equifax:

## APRIL

TransUnion:  
Experian:  
Equifax:

## MAY

TransUnion:  
Experian:  
Equifax:

## JUNE

TransUnion:  
Experian:  
Equifax:

## JULY

TransUnion:  
Experian:  
Equifax:

## AUGUST

TransUnion:  
Experian:  
Equifax:

## SEPTEMBER

TransUnion:  
Experian:  
Equifax:

## OCTOBER

TransUnion:  
Experian:  
Equifax:

## NOVEMBER

TransUnion:  
Experian:  
Equifax:

## DECEMBER

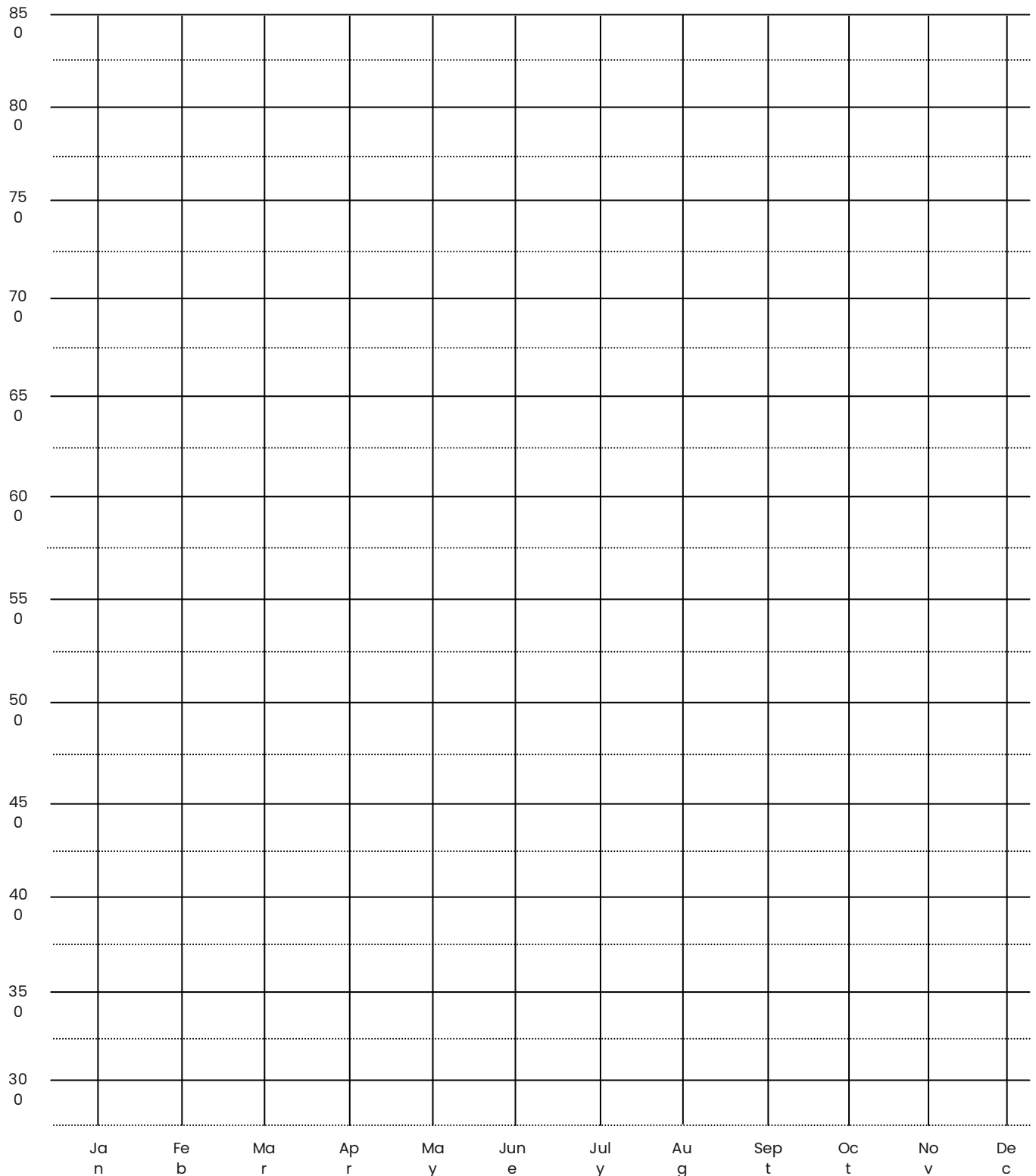
TransUnion:  
Experian:  
Equifax:

# CREDIT SCORE TRACKER

Year : \_\_\_\_\_

Goal : \_\_\_\_\_

Q1		Q2		Q3		Q4	
Jan:		Apr:		Jul:		Oct:	
Feb:		May:		Aug:		Nov:	
Mar:		Jun:		Sep:		Dec:	



# SAMPLE DISPUTE LETTER

ROUND #1

<Date>  
<YOUR Name>  
<Address>  
<City, State, Zip Code>  
<Name of Credit Bureau>  
<Address>  
<City, State, Zip Code>

Dear<Sir/Ma'am>:

*I am writing to dispute the following information in my file:*

<Item 1: Name of Source, Type of Item, Account Number or Identifier>  
<Item 2 if required, same format as Item 1>

*You will also find this item circled on the attached credit report. The item I have identified is  
<inaccurate/incomplete> because<reason for the issue including any supporting  
facts/evidence>.*

*I am requesting that this item be <deleted / adjusted> in order adequately reflect my true  
credit history on the attached report.*

*Attached are all the necessary supporting documentation to support my claim.*

*I am asking you to reexamine this item and <remove it from / correct it on> my file at your  
earliest convenience. I sent this letter via certified mail to ensure this matter is resolved within  
the required 30-day window.*

*Sincerely,  
<Your name>*

*Enclosures: <List any included files / attachments>*

# SAMPLE GOODWILL

It's always a good idea to send a goodwill letter anytime you have a late payment blemish on your credit report. A "goodwill letter" can be an effective way to improve your credit score. In order to have a chance for success, a goodwill letter needs to cite relevant facts. Do so in a way that can appeal emotionally to the creditor. It's not enough to present the facts and color them with contexts. You need to tell a story.

<Name>

<Address>

<Phone #>

<Creditor Name>

<Creditor Address>

<Date>

*RE: Regarding a Reported Delinquency  
To Whom It May Concern,*

*My name is [Your Name] and my account number is XXXX-XXXX-XXXX-XXXX. I have been a satisfied customer of [creditor name] for [number of] years.*

*Your outstanding customer service is the reason I've remained a loyal customer. I've always considered it a priority to make all my payments on time. Unfortunately, I fell short of my own standards earlier this year. I was over a month late with a payment.*

*I had been carrying a sizable balance for several months. Then, I finally paid off the full balance in February of this year. When I received my statements in March and April, I simply discarded them without even opening them because I assumed they would show a zero balance with no payment due. It never occurred to me that there would be a finance charge from the last month that carried a large balance.*

*I realize in retrospect that I should have anticipated that finance charge. I wish I had taken a moment to just open and read those statements. That was a big mistake, and I can assure you it won't happen again. From now on, I will always open every piece of mail that I receive from you. I recently opted in to email alerts just to provide an added layer of redundancy.*

*Your records will show that I had never been late with a payment until this unfortunate oversight. I have been prompt with the past two monthly payments since getting caught up.*

*As a long-time customer in good standing, I respectfully request that you apply a goodwill adjustment to remove the late payment from my file.*

*Thank you very much for your consideration,*

<Signature>

<Printed Name>

# PAY FOR DELETE

A pay for delete letter is a negotiation tool. It can help you remove negative collection account information from your credit history. Use the provided sample pay for delete template as a guide. You can use it to help you draft the letter you send to your debt collector in hopes of a debt settlement offer to remove the negative mark. You have the option to make sure the debt collection agency has accurate information and request a debt validation letter within the first 30 days of contact. By law, the collection agency has to send a written explanation of what you owe and to prove you do in fact owe that amount. Once you've sent the letter and the collection agency sends their response, you can then send the pay for delete letter.

<Your Name>

<Your Address>

<Your City, State Zip>

<Collection Agency's Name>

<Collection Agency's Address>

<Collection Agency's City, State Zip>

<Date>

Re: Account Number XXXX-XXXX-XXXX-XXXX

*Dear Collection Specialist:*

*I am writing this letter in response to your recent correspondence related to the account number I referenced in the subject line above. I am considering the possibility of settling this debt.*

*I'm accepting no responsibility for ownership of this debt. However, I'm willing to compromise. I can offer a significant settlement amount in exchange for the following:*

- 1. You agree, in writing, to designate the account as "payment in full" once you are in receipt of the agreed-upon payment amount. The account will not be designated as a "paid collection" or "settled account."*
- 2. You agree, in writing, to completely remove any and all references to this account from all credit bureaus to which you report.*

*I am willing to pay the <full balance owed / \$XXX as settlement for this debt> in exchange for your agreement to remove all information regarding this debt from all credit reporting agencies to which you report within fifteen calendar days of receipt of payment.*

*When I am in receipt of a signed agreement with the aforementioned terms from an authorized representative on your company letterhead, I will pay \$XXX via <cashier's check/wire transfer/money order>.*

*If I do not receive your response to this offer within fifteen calendar days, I will rescind this offer and follow up with a method of verification letter.*

*Please forward your agreement to the address listed above at your earliest convenience, as I look forward to resolving this matter quickly.*

*Sincerely,*

<Your Name>

# CREDIT INQUIRY LETTER

Think of your credit report like bushes in your yard; it doesn't need daily attention, but occasional cleaning and monitoring are essential for growth. To improve your credit score, use a Credit Inquiry Removal Letter to eliminate excessive credit inquiries. Hard inquiries appear on the report due to credit applications, while soft inquiries don't.

Hard inquiries show up on your credit report. Soft inquiries do not. Applications usually count as hard inquiries. Offers usually count as soft inquiries.

A hard inquiry is often the result of an application for credit, like a home mortgage or an auto loan.

<Name>

<Address>

<Phone #>

<Credit Bureau: Name>

<Credit Bureau: Address>

<Date>

*RE: Request Investigation of Credit Inquiry on My Behalf*

*Dear Sir or Ma'am,*

*I recently conducted a review of my credit report, and I noticed that your agency showed two (2) credit inquiries that I find to be problematic.*

*The first inquiry in question was apparently made by Company X on May 2nd, 2021 and I have no recollection of doing any business with Company X.*

*I contacted Company X, and asked them to take action to get this inquiry removed from their records and to erase any record of the inquiry with all credit reporting agencies. They assured me they would comply with my request and take whatever steps necessary to resolve the issue, but I wanted to contact you as well, just to make sure this gets done.*

*The second inquiry was made by Company Y. I do remember working with Company Y, as they are the company I used for my recent auto loan. However, I applied for that loan just a few weeks after applying for similar loans from Company W and Company Z. Based on my research, I believe only Company Y, W, or Z should be showing on my report.*

*Please investigate these inquiries at your earliest possible convenience, as I am going to be applying for a home mortgage in the near future. I would very much like to ensure my credit score is showing an accurate depiction of my creditworthiness.*

*Please update me with a full report on your findings within the next two weeks. I look forward to having this situation rectified as soon as possible.*

*Thanks for your prompt attention to this matter,*

<Signature>

<Printed Name>

# FINAL NOTE

Remember, you have the right to dispute **any** information on your credit report that you believe to be inaccurate, misleading, or outdated. This includes credit inquiries, collection accounts, late payments, judgments, and any other disputed items that might have an adverse impact on your credit score and overall financial well-being.

When you discover an issue with your credit report, it is essential to take proactive steps and build a compelling case to have the problem rectified or removed. The credit dispute letter serves as a vital tool in this process, as it acts as a comprehensive summary of your argument, highlighting the specific items in question and outlining the reasons for your dispute. Make sure to send these letters to the credit bureau that is reporting the disputed information, and accompany it with any relevant documents or evidence that can support your claims.

The credit bureau is obligated by law to investigate your dispute within 30 days of receiving your letter. During this period, they will review the flagged item(s) in question and assess the accuracy of the reported information. If they find that the information is indeed accurate and verified, they will remove the "in dispute" label from the item, and no further action will be taken.

However, if the credit bureau cannot confirm the accuracy of the reported information or if they fail to validate it, they must remove the disputed item from your credit report. This removal is a positive outcome for you, as it could lead to a significant improvement in your credit score and overall creditworthiness.

While you can certainly dispute items online or over the phone, it is generally advisable to use certified mail when sending your dispute letter to the credit bureau. Doing so provides you with a clear paper trail and proof of delivery, ensuring that you have documented evidence of your dispute initiation and that the bureau has received your claim within the required timeline.

To further strengthen your case, it is essential to include a copy of your credit report with the specific item(s) in question highlighted, underlined, or circled. This will help the credit bureau's representatives quickly identify the items you are disputing, making it easier for them to process your request effectively.

Remember to keep all original documents for your records and send only copies to the credit bureau. This ensures that you retain essential paperwork in case you need to refer to it later, while also safeguarding your valuable documents from potential loss or mishandling.

It is important to be persistent and patient throughout the credit dispute process. Sometimes, the resolution may take longer than anticipated, but staying diligent and following up with the credit bureau can yield favorable results.

Keep track of your communications with the credit bureau, noting the dates and details of each interaction, as this will help you keep an organized record of the progress made on your dispute.



# DAILY PLANNER

Date:

## TO DO

[illegible]

## PRIORITIES

This image shows a blank sheet of primary-ruled paper. It features five horizontal lines spaced evenly down the page. At the start of each line, there is a small square box, typically used for writing a student's name or a date. The rest of the page is left open for handwriting practice.

## APPOINTMENTS

[illegible]

## OTHER NOTES

# WEEKLY PLANNER

Week: \_\_\_\_\_

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY & SUNDAY

OTHER NOTES

# MONTHLY PLANNER

MONTH OF :

WEEK 01

WEEK 02

WEEK 03

WEEK 04

MONTH						
MON	TUE	WED	THU	FRI	SAT	SUN

# YEARLY PLANNER

Year:

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
OCTOBER	NOVEMBER	DECEMBER

# TO DO LIST

## Notes

[illegible]

# PRIORITY MATRIX

IMPORTANT		
	<i>Do Now</i>	<i>Do Later</i>
NOT IMPORTANT	<i>Delegate</i>	<i>Delete</i>

NOTES

# NOTES



# CREDIT REPAIR PLANNER

