



## Do-it-yourself credit repair checklist

Like many renovation projects, credit can be repaired on a do-it-yourself basis. Roll up your sleeves and get started by using this worksheet.

### 1. Order your credit reports.

- Go to <http://www.annualcreditreport.com>, which is the only authorized source for consumers to access their annual credit report online for free.
- Call toll free 877-322-8228.
- Complete the [form](#) on the back of the "Annual Credit Report Request" brochure, available from the [FTC](#), and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

### 2. Examine your for errors and calculate the exact amount owed.

- If there are errors on your credit reports, see the work sheet "[How to fix mistakes on your credit report.](#)"

### 3. Create a budget.

- Write down everything you spend money on and then cut the fat. Use this [worksheet](#) for making your own spending plan.

### 4. Prioritize bills and pay them off.

- Consistently paying at least the minimum due every month is crucial to building up your credit score. Use the [debt paydown calculator](#) to organize.

### 5. Find products to rebuild credit.

- As debts disappear or following a bankruptcy, look for products such as secured credit cards to help give your credit score a boost.
- Make sure they report to the credit bureaus, not all do.