PRINTABLE ACTION WORKBOOK

ONE SMART MOVE A DAY

THE 7-DAY CREDIT COMEBACK CHECKLIST

Stop guessing. Understand your reports. Identify real errors. Build a clear plan for what comes next.

7 DAILY CHALLENGES • 4 REUSABLE TRACKERS • 30-DAY PLAN

THE CREDIT TRAPPERS ASSOCIATION

ANCHORAGE, ALASKA | SERVING CLIENTS NATIONWIDE

thecredittrappersassociation.com

READ THIS FIRST

YOUR 7-DAY GAME PLAN

No overwhelm. No shortcuts. Just seven focused moves that help you understand and protect your personal credit.

HOW TO USE THIS WORKBOOK

Spend about 15–25 minutes on one day at a time. Check off tasks, jot down findings, and keep the worksheets for your follow-up.

01	**PULL YOUR REPORTS** Get your Equifax, Experian & TransUnion files.	20 MIN
02	**SPOT THE NEGATIVES** Inventory items that deserve a closer look.	25 MIN
03	**FIND REAL ERRORS** Separate inaccurate data from accurate negatives.	20 MIN
04	**GATHER YOUR PROOF** Organize only the documents you may need.	15 MIN
05	**CHECK UTILIZATION** Measure card balances against limits.	20 MIN
06	**PROTECT YOUR PAYMENTS** Put on-time payments on autopilot.	15 MIN
07	**BUILD YOUR NEXT STEPS** Make a factual, documented action plan.	20 MIN

YOUR STARTER KIT

A phone or computer • a secure folder for reports • a highlighter • this workbook • about 20 minutes a day

IMPORTANT: Free credit reports are not the same as free credit scores. Your score is optional for this plan.

01
DAY

PULL YOUR REPORTS

Know what is being reported before you make a move.

20 MIN

TODAY'S MISSION

Download and organize your reports from all three nationwide credit bureaus.

YOUR ACTION CHECKLIST

- [ ] Visit AnnualCreditReport.com and request reports from Equifax, Experian, and TransUnion.
- [ ] Save each report securely using a name like "Equifax_2026-10-19.pdf".
- [ ] Confirm your name, current address, and the accounts shown on each report.
- [ ] Optional: record a score and its source if your bank, card issuer, or another service provides one.

REPORT CHECK-IN

EQUIFAX

- [ ] Downloaded

Report date _____

EXPERIAN

- [ ] Downloaded

Report date _____

TRANSUNION

- [ ] Downloaded

Report date _____

THE SMART MOVE

Checking your own report does not hurt your credit score. A free report may not contain a numerical score.

02
DAY

SPOT THE NEGATIVES

Make an inventory; do not assume every item is wrong.

25 MIN

TODAY'S MISSION

Identify derogatory or potentially harmful entries on each report.

YOUR ACTION CHECKLIST

- [ ] Highlight late payments, collections, charge-offs, repossessions, and bankruptcies.
- [ ] Review hard inquiries, open/closed statuses, and the dates listed for each item.
- [ ] Tally each category by bureau so you know what deserves a closer review.
- [ ] Flag older negative items for a reporting-period check; age alone does not prove an error.

COUNT WHAT YOU FOUND

EQUIFAX	EXPERIAN	TRANSUNION
Potential negatives	Potential negatives	Potential negatives
Need closer review	Need closer review	Need closer review

KNOW THE REPORTING RULE

Most negative items may remain for about 7 years; bankruptcies can remain up to 10 years. Review dates carefully.

03
DAY

FIND THE REAL ERRORS

Accuracy matters more than the number of disputes.

20 MIN

TODAY'S MISSION

Compare all three reports and document differences you can explain.

YOUR ACTION CHECKLIST

- [ ] Check for accounts that are not yours or debts that may be shown inaccurately more than once.
- [ ] Look for incorrect balances, credit limits, payment statuses, ownership, or delinquency dates.
- [ ] Review personal information for details that are truly wrong; an old address is not automatically an error.
- [ ] Write down why each entry is inaccurate and what evidence may support your correction.

USE THIS SIMPLE EVIDENCE FORMULA

ITEM	WHAT IS WRONG	PROOF
ABC CARD ending 1234	"Reported 30 days late; paid on time."	Bank statement / receipt

IF AN ACCOUNT IS NOT YOURS

That could indicate a mixed file or identity theft. Visit IdentityTheft.gov if you suspect fraud.

04
DAY

GATHER YOUR PROOF

Get organized before you contact a credit bureau.

15 MIN

TODAY'S MISSION

Create one secure folder for the documents that support your findings.

YOUR ACTION CHECKLIST

- [ ] Keep a government-issued photo ID available in case the recipient requests identity verification.
- [ ] Gather proof of your current address if requested, such as a utility bill or bank statement.
- [ ] Collect relevant bills, payment confirmations, account letters, and supporting records.
- [ ] Store copies of report pages, dispute letters, delivery proof, and every response you receive.

SET UP YOUR FOLDERS

01 / CREDIT REPORTS	Original reports by bureau
02 / SUPPORTING PROOF	Statements, receipts, letters
03 / DISPUTES & RESPONSES	Submissions and outcomes

PROTECT YOUR IDENTITY

Do not write your Social Security number in this workbook. Send sensitive documents only through verified, secure channels.

05
DAY

CHECK UTILIZATION

Learn how much of your revolving credit is in use.

20 MIN

TODAY'S MISSION

List card balances and limits, then choose a realistic repayment move.

YOUR ACTION CHECKLIST

- [ ] Record each credit card balance and credit limit on the tracker in this workbook.
- [ ] Divide each balance by its limit, then multiply by 100 to find the card utilization percentage.
- [ ] Calculate overall utilization: total card balances ÷ total card limits × 100.
- [ ] Choose an affordable payment to reduce balances without missing bills or draining emergency cash.

HERE IS THE MATH

CARD BALANCE		CREDIT LIMIT		UTILIZATION
$450	÷	$1,500	=	30%

NO MAGIC PERCENTAGE

Under 30% can be a useful milestone; under 10% is often a stronger long-term target. Neither guarantees a score change.

06
DAY

PROTECT YOUR PAYMENTS

Prevent new damage while you work on past errors.

15 MIN

TODAY'S MISSION

Put simple systems in place to make paying on time easier.

YOUR ACTION CHECKLIST

- [ ] Turn on minimum-payment autopay where affordable, and confirm the funding account has money.
- [ ] Set a phone or calendar reminder several days before each payment due date.
- [ ] Check your statement closing dates separately from the actual payment due dates.
- [ ] Avoid unnecessary new credit applications while you evaluate your next financing goal.

YOUR DUE-DATE SAFEGUARD

ACCOUNT		DUE		ALERT	
ACCOUNT		DUE		ALERT	
ACCOUNT		DUE		ALERT	

A SMALL DISTINCTION

A payment due date helps you avoid late fees; a statement date often influences the balance your issuer reports.

07
DAY

BUILD YOUR NEXT STEPS

Move from a stack of reports to a plan you can follow.

20 MIN

TODAY'S MISSION

Prioritize factual reporting errors and keep a record of each action.

YOUR ACTION CHECKLIST

- [ ] Review your error log and select the most clearly documented inaccuracies.
- [ ] Identify every bureau reporting each error and the company that supplied the information.
- [ ] Draft a clear explanation of what is wrong, what correction you want, and which copies support it.
- [ ] Log the submission date and method; save confirmations, responses, and updated report pages.

A SIMPLE DISPUTE WORKFLOW

01	02	03	04
IDENTIFY	DOCUMENT	SUBMIT	REVIEW

THE RIGHT KIND OF DISPUTE

Dispute information you reasonably believe is inaccurate or incomplete. You can contact each reporting bureau and the furnisher.

WORKSHEET 01

YOUR CREDIT SNAPSHOT

Capture your starting point. Dates and reliable records matter even if you do not have numerical credit scores.

Name / identifier (optional) _____

Review date _____

REPORT DOWNLOAD DATES + OPTIONAL SCORES

EQUIFAX

Report date _____

Score, if known _____

Score source / model _____

EXPERIAN

Report date _____

Score, if known _____

Score source / model _____

TRANSUNION

Report date _____

Score, if known _____

Score source / model _____

YOUR STARTING NUMBERS

TOTAL NEGATIVES

_____

Items

POSSIBLE ERRORS

_____

Items

CARD UTILIZATION

_____

Percent

MY TOP PRIORITIES AFTER DAY SEVEN

01 _____

02 _____

03 _____

Security reminder: avoid writing complete account numbers or your SSN here.

WORKSHEET 02

ERROR + EVIDENCE LOG

Use one row per questionable entry. Be specific about why you believe it is inaccurate or incomplete.

FIVE SPACES TO ORGANIZE YOUR FINDINGS

BUREAU	ACCOUNT / ITEM	WHAT APPEARS WRONG	SUPPORTING PROOF
EQ / EX / TU	Name / last four only	Describe the discrepancy	Receipt / statement / letter
EQ / EX / TU	Name / last four only	Describe the discrepancy	Receipt / statement / letter
EQ / EX / TU	Name / last four only	Describe the discrepancy	Receipt / statement / letter
EQ / EX / TU	Name / last four only	Describe the discrepancy	Receipt / statement / letter
EQ / EX / TU	Name / last four only	Describe the discrepancy	Receipt / statement / letter

WRITE FACTS, NOT JUST "REMOVE THIS"

Example: "This account says 30 days late for May. My bank statement shows payment posted before the due date."

WORKSHEET 03

CARD BALANCE TRACKER

See the numbers clearly and plan reductions you can afford. Revolving credit is the focus here.

BALANCE ÷ LIMIT × 100 = UTILIZATION %

Example: $300 ÷ $1,000 × 100 = 30%. Check each card and your combined totals.

YOUR REVOLVING ACCOUNTS

CARD / ISSUER	BALANCE	LIMIT	UTIL. %	STMT DATE	PAYMENT PLAN

TOTALS Balances _____ Limits _____ Overall utilization _____

Helpful goal: gradually lower balances while protecting essentials and on-time minimum payments.

WORKSHEET 04

DISPUTE FOLLOW-UP LOG

Keep copies of every dispute, mail receipt, portal confirmation, and written response you receive.

Most credit bureau investigations take about 30 days; some may take up to 45 days. Track actual receipt dates and any extension notices.

LOG EACH SUBMISSION AND OUTCOME

ITEM / BUREAU	DATE + METHOD	CONFIRMATION	FOLLOW-UP	RESULT

SAVE THE RESPONSE

Read the actual finding, compare the updated report, and document what changed. A dispute does not guarantee deletion.

KEEP GOING

YOUR NEXT 30 DAYS

The seven-day checklist gets you organized. Consistent follow-through is how you protect that progress.

WEEK 01 — FINISH THE FOUNDATION

- [ ] Confirm all reports are saved and the error log is complete.
- [ ] Choose 1–3 documented issues to prioritize.

WEEK 02 — TAKE MEASURED ACTION

- [ ] Submit clear, supported disputes where appropriate.
- [ ] Save copies and the date received by each company.

WEEK 03 — PROTECT YOUR HABITS

- [ ] Confirm autopay, due dates, and affordable balance payments.
- [ ] Avoid new unnecessary applications.

WEEK 04 — CHECK YOUR RESPONSES

- [ ] Review any investigation notices or updated reports.
- [ ] Log outcomes and determine if follow-up is needed.

THE GOAL IS PROGRESS YOU CAN MEASURE — NOT A PROMISED SCORE.

QUICK REFERENCE

CREDIT FACTS, NOT MYTHS

A few reliable guardrails to keep your plan realistic, safe, and focused on accurate reporting.

MYTH 01

"Checking my report hurts my score."

Your own report request does not count as a hard credit inquiry.

MYTH 02

"Every negative item can be deleted."

Accurate, current negative information generally cannot be removed just because it is negative.

MYTH 03

"30% is a guaranteed score cutoff."

Utilization matters, but there is no universal 30% score cliff.

MYTH 04

"One dispute clears every bureau."

Check each bureau showing an error, and document your correction request.

TRUSTED RESOURCES

Free credit reports —	AnnualCreditReport.com
Consumer guidance + disputes —	consumerfinance.gov/consumer-tools/credit-reports-and-scores/
Identity theft recovery —	IdentityTheft.gov
Utilization education —	myfico.com/credit-education/

YOU COMPLETED THE CHECKLIST

NOW TURN CLARITY INTO ACTION.

Need a second set of eyes on your credit reports? TCTA offers a free personal credit analysis to help you understand your options.

TEXT YES TO (501) 501-3787

ASK FOR YOUR FREE PERSONAL CREDIT ANALYSIS

thecredittrappersassociation.com

thecredittrappersassociation@gmail.com

@thecredittrappersassociation

Educational information only. No specific score changes or removals are guaranteed.