plant money habits

Credit checkup starter

A short checklist for your first look at your reports. Educational only. No score promises.

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1. Pull your reports

Once a year you can get a report from Equifax, Experian, and TransUnion at AnnualCreditReport.com. That is the official U.S. source. Pull all three. They are not always the same.

Save a PDF of each report. You will want a copy you can mark up.

2. Highlight these first

Your name, addresses, and Social Security number. Any errors?

Accounts you do not recognize.

Collections and charge-offs.

Late payments.

Hard inquiries you did not expect.

You do not have to fix everything today. Circle what looks wrong. That is enough for a first pass.

3. How to read a tradeline

A tradeline is one account on the report. Look at: who the creditor is, date opened, credit limit or original amount, balance, payment status (current, late, charged off, collection), and the comments box.

If a status does not match your records, write down the creditor, the date, and what looks off. That note is what you use later if you decide to dispute.

4. Keep your 30 days in mind

If you later buy a plant money habits guide, you have 30 days to change your mind. Full refund, no questions. You keep the files. Email pmh@plantmh.com.

This starter is free and yours to keep either way.

What this is not

This is not credit repair. We are not acting as your agent with any bureau. Nobody honest can promise a score, or that an item will come off. You can do all of this yourself for free under federal law.
