FREE | YOUR FIRST STEP TOWARD BETTER CREDIT HABITS

THE BRAND NEW CREDIT RESET KIT.

A clear place to start reviewing your credit reports, spotting possible errors, and building your next-step plan.

YOUR FIRST THREE MOVES

01 **GET YOUR REPORTS**

02 **CHECK THE DETAILS**

03 **BUILD YOUR ACTION PLAN**

BY ALEXIS BRAND • BRAND NEW CREDIT SOLUTIONS

A free educational resource. No credit result is guaranteed.

START WITH YOUR REPORTS

Know what is on file.

Review all three credit reports, because an item can appear differently at each bureau.

GET YOUR FREE REPORTS

Use AnnualCreditReport.com to request free reports from Equifax, Experian, and TransUnion. You can currently get free online reports weekly.

SEVEN THINGS TO VERIFY

- [ ] Name, address and other identifying details belong to you.
- [ ] Every listed account is yours (or is correctly marked as authorized user).
- [ ] Account balances and credit limits are reported correctly.
- [ ] Late-payment months and account status match your records.
- [ ] Collections are not duplicated or shown under the wrong person.
- [ ] Charge-off and repossession dates, status and balances are accurate.
- [ ] Inquiries are familiar or have a legitimate permissible purpose.

Privacy tip: Keep full reports and supporting documents in a secure place. Do not upload or share a Social Security number, full account number, or other sensitive details in a public form.

KNOW YOUR RIGHTS

Match the issue to the law.

The Fair Credit Reporting Act (FCRA) is in Title 15 of the U.S. Code. The situations below are examples of when a rule may be relevant, not shortcuts to deletion.

COLLECTION ACCOUNTS

15 U.S.C. § 1681i(a)(1) | § 1681e(b) | § 1681c(a)(4), (c)(1)

Check ownership, amount, duplicates and the original delinquency date. Negative but accurate collection information may generally remain during its legal reporting period.

CHARGE-OFFS

15 U.S.C. § 1681i(a)(1) | § 1681e(b) | § 1681c(a)(4), (c)(1)

Look for an inaccurate balance, paid or charged-off status, account owner, or delinquency date. Charging off an account does not, by itself, make it disappear or eliminate a debt.

REPOSSESSIONS

15 U.S.C. § 1681i(a)(1) | § 1681e(b)

Check whether the repossession happened, dates, creditor, payment status and any reported deficiency balance. Questions about required repossession or sale notices may involve state law and do not automatically erase a credit entry.

IMPORTANT

For collections and charge-offs, the federal reporting-period rules are more nuanced than “seven years from opening.” Under 15 U.S.C. § 1681c(c)(1), the applicable period uses the original delinquency that immediately preceded the collection or charge-off, plus the statutory 180-day rule.

MORE SITUATIONS

Use the right reference.

Your explanation, documents and actual facts matter more than inserting a code into a letter.

INACCURATE LATE PAYMENTS OR ACCOUNT DETAILS

15 U.S.C. § 1681i(a)(1) | § 1681e(b)

Compare statement dates, payment records, balances and reported status. Describe the specific error and include relevant proof.

INQUIRIES YOU DO NOT RECOGNIZE

15 U.S.C. § 1681b(a) | § 1681i(a)(1)

Ask whether there was a permissible purpose. Not every inquiry requires a new credit application or your express permission.

IDENTITY THEFT OR ACCOUNTS NOT YOURS

15 U.S.C. § 1681c-2 | § 1681i(a)(1)

Identity-theft blocking has documentation requirements, including proof of identity and an identity-theft report. Use this route only for genuine identity theft.

IF A CREDIT BUREAU FORWARDS YOUR DISPUTE

15 U.S.C. § 1681s-2(b): The company furnishing information has investigation duties after it receives the dispute notice from a credit reporting agency. This provision is not the same as directly mailing a creditor.

Collection validation is different: Under the FDCPA, 15 U.S.C. § 1692g, a timely written dispute to a covered debt collector within the validation period can require the collector to pause collection until it sends verification. That is not automatic credit-report deletion.

EXTRA FCRA REFERENCES

Codes with a purpose.

These rules describe what credit reporting agencies and information furnishers must do. Explain the real error first; cite a code only when it fits.

REINVESTIGATE

15 U.S.C. § 1681i(a)(1)

A credit bureau generally must reasonably reinvestigate a specific dispute about accuracy or completeness.

NOTIFY THE FURNISHER

15 U.S.C. § 1681i(a)(2)

The bureau generally sends relevant dispute notice to the company that supplied the item within five business days.

REVIEW YOUR PROOF

15 U.S.C. § 1681i(a)(4)

The bureau must review and consider relevant information you submit during its reinvestigation.

FIX OR DELETE AN ERROR

15 U.S.C. § 1681i(a)(5)

After reinvestigation, inaccurate, incomplete or unverifiable information must be modified or deleted as appropriate.

GET THE RESULTS

15 U.S.C. § 1681i(a)(6)-(7)

The bureau must notify you of its results; you may request a description of the verification procedure used.

DISPUTE DIRECTLY

12 C.F.R. § 1022.43

In covered situations, furnishers must investigate complete, qualifying direct disputes. Exceptions apply.

Make the facts the centerpiece: “My May payment shows 30 days late, but the attached statement and receipt show it was paid on time. Please investigate and correct that month.”

MORE SITUATIONS

Find the right angle.

Use the references as a starting point for checking the facts. An unfavorable but accurate item is not automatically removable.

RE-AGED / TOO-OLD COLLECTIONS

15 U.S.C. § 1681c(a)(4), (c)(1) | § 1681s-2(a)(5)

Check the original delinquency before the collection or charge-off. Selling or transferring the debt does not restart its federal reporting period.

PAID OR SETTLED, BUT STILL MARKED UNPAID

15 U.S.C. § 1681i(a)(1) | § 1681e(b) | § 1681s-2(b)

Compare the reported balance and status with payoff letters or statements. Paying a debt does not require the accurate trade line to vanish.

DUPLICATE OR WRONG-PERSON ACCOUNTS

15 U.S.C. § 1681e(b) | § 1681i(a)(1) | § 1681c-2*

Identify which account or detail is wrong. The identity-theft blocking provision (*) applies only when its genuine identity-theft requirements are met.

OLD BANKRUPTCY REPORTING

15 U.S.C. § 1681c(a)(1)

Most bankruptcies may appear for up to 10 years under federal law. Check the filing date and whether the public record truly belongs to you.

WRONG CLOSED-ACCOUNT OR PAYMENT STATUS

15 U.S.C. § 1681i(a)(1) | § 1681s-2(b)

Compare account statements, closure records, and payment history. Furnisher duties in § 1681s-2(b) follow bureau notice of a dispute.

MIXED FILE / WRONG PERSONAL DETAILS

15 U.S.C. § 1681e(b) | § 1681g(a) | § 1681i(a)(1)

Look for another person's accounts, addresses or identifying information. § 1681g(a) concerns disclosures of information in your file.

Remember: The federal reporting period and a state statute of limitations on suing for a debt are different. Special exceptions may apply. Do not dispute accurately reported facts as false.

COLLECTION RIGHTS

Know which law applies.

The FDCPA and Regulation F address covered debt collectors. They are different from the FCRA rules that govern credit reporting accuracy.

VALIDATION RIGHTS

15 U.S.C. § 1692g(a)-(b)

Covered collectors must provide validation information. A timely written dispute during the 30-day validation period can pause collection until verification is sent.

FALSE OR MISLEADING REPORTING

15 U.S.C. § 1692e(8)

A covered collector must not communicate credit information it knows or should know is false, including failing to say a debt is disputed.

UNAUTHORIZED AMOUNTS

15 U.S.C. § 1692f(1)

Check unexpected fees or collection amounts. A covered collector may not collect amounts unauthorized by the agreement or law.

REPORTING BEFORE CONTACT

12 C.F.R. § 1006.30(a)

A covered collector generally must first communicate about the debt or send a letter/e-message and wait a reasonable period before credit reporting.

SPECIAL NOTE ON REPOSSESSIONS

Credit-report mistakes may be disputed under the FCRA. Whether a lender gave proper repossession or vehicle-sale notices often depends on state law and the contract. Missing notice does not automatically erase a truthful report.

PRIMARY SOURCES | U.S. CODE: uscode.house.gov • CFPB: consumerfinance.gov

MAKE IT CONCRETE

Track what you find.

For each questionable entry, write down what needs verification. Use a separate secure location for full account details and sensitive documents.

BUREAU	ACCOUNT / ITEM	WHAT TO VERIFY	NEXT STEP

KEEP AN EVIDENCE FILE

Save copies of your credit reports, any dispute you send, supporting proof, and the bureau or furnisher response. Keep dates and reference numbers. Dispute only information you sincerely believe is inaccurate or incomplete.

ONE STEP AT A TIME

Your 30-day reset.

Small, consistent actions matter. Check off the steps you complete; adjust the timing to your own situation.

WEEK 01

GET THE FACTS

Request all three reports and review each personal, account and payment-history section.

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WEEK 02

ORGANIZE YOUR RECORDS

Mark specific possible errors, collect proof, and use the tracker to prioritize.

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WEEK 03

TAKE APPROPRIATE ACTION

If information is inaccurate, submit factual disputes and keep copies. Plan around legitimate debts.

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WEEK 04

SET YOUR FOLLOW-UP DATE

Track when each bureau received the dispute. Check around day 30; some investigations can take up to 45 days.

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MY ONE CREDIT GOAL THIS MONTH

KEEP GOOD RECORDS

Check. Review. Follow up.

Credit disputes are a process. Put the dates on your calendar, check the actual result, and take the next appropriate step if a real error remains.

01 / WHEN YOU SEND IT

SAVE THE DETAILS

Keep a copy of the dispute, any supporting records and the bureau confirmation or delivery proof. Record the date the bureau receives it.

02 / AROUND DAY 30

CHECK FOR A RESPONSE

Bureaus generally have 30 days after receiving a dispute to investigate. Some investigations may take up to 45 days; results are generally sent within five business days after completion.

03 / REVIEW THE RESULT

COMPARE THE NEW REPORT

Was the item corrected, deleted or verified? Compare the response with your evidence. If needed, ask how the bureau verified the information under 15 U.S.C. § 1681i(a)(7).

04 / IF AN ERROR REMAINS

TAKE AN INFORMED NEXT STEP

If you have new evidence or can identify a specific unresolved error, submit a focused follow-up dispute and keep tracking. You can also contact the furnisher or consider a CFPB complaint after the dispute process.

IMPORTANT: THE NEXT ROUND NEEDS A REASON

Repeatedly sending the same dispute without new facts can be treated as frivolous or irrelevant. Keep going only while a genuine error remains unresolved - with specific facts, evidence and records.

YOUR NEXT BRAND NEW MOVE.

This free kit helps you begin. If you want more structure or learning resources, choose the next step that fits your goal.

DISPUTE LETTER TEMPLATES — $6.99

Optional templates for factual credit-report disputes.

ROAD TO BRAND NEW CREDIT — $19.99

Our original 55-page digital credit education guide.

DIY CREDIT REPAIR CLASS — $99

Go deeper with credit report and dispute education.

CHOOSE WHAT YOU NEED ON OUR WEBSITE

brand-new-credit-solutions-shop.lacybrownie8.chatgpt.site

Prefer help? Text CREDIT RESET to 219-561-1343.

EDUCATION ONLY. FREE DISPUTES ARE AVAILABLE DIRECTLY WITH CREDIT BUREAUS.