

01 / YOUR FIRST PASS

Read Your Credit Report in 10 Minutes

You do not need to understand every code today. Start by finding what belongs to you, what looks wrong, and what needs a closer look.

01 / Get the reports, then set a timer.

Request your reports through AnnualCreditReport.com. Save a dated copy of each bureau's report somewhere secure. A credit report is the account history; a credit score is a separate number. This ten-minute pass is a starting point, not a complete audit. [1]

02 / Minutes 0 to 2: check your identity.

Check names and addresses. Mark anything unfamiliar. Do not publish or email an unredacted report. Keep Social Security numbers and full account numbers out of your notes.

03 / Minutes 2 to 7: check the accounts.

Recognize each creditor? Check the balance, credit limit, open or closed status, and late-payment history against your records. Look at collections and public records too. Report layouts differ, so follow the headings on yours. [2]

04 / Minutes 7 to 10: compare and record.

Mark unfamiliar inquiries and entries you need to investigate. Then compare the other two reports. Record which bureau shows each issue and its reported update date. A difference is a reason to check, not proof of an error.

02 / TURN A FLAG INTO A NEXT STEP**Read Your Credit Report in 10 Minutes****01 / Make a useful note.**

Use this format: Bureau | account ending in | what the report says | what my records show | document to check | next action. Example: Experian | 1234 | shows late in May | bank record shows payment | check posting date | investigate before disputing.

02 / Found an error? Be specific.

Dispute inaccurate or incomplete information with the bureau showing it and the company that supplied it. Explain the error and requested correction; include copies of supporting records. Keep the originals and submission proof. Investigations generally take 30 days, sometimes 45. Review the written result and updated report. [3]

03 / Found an account that is not yours?

Check the creditor name before deciding it is fraud. If you suspect identity theft, use IdentityTheft.gov for a recovery plan and consider freezing all three reports. [3]

04 / Do not confuse an old entry with an error.

Negative payment information generally remains for up to seven years; bankruptcies may remain for up to ten. Paying a debt does not automatically erase accurate history. The credit-reporting period and the deadline for suing over a debt are different clocks. [4]

DO THIS TODAY

Your next step: review one report and record the first item you need to check.

SOURCES / REVIEWED OCTOBER 1, 2026

1. [AnnualCreditReport.com: request reports](#)
2. [CFPB: what a credit report contains](#)
3. [CFPB: dispute a credit-report error](#)
4. [CFPB: how long information stays](#)

General U.S. consumer education. State rules and individual circumstances can differ.