

## Steps to Filing a Dispute

Ask your counselor for a sample letter to send.

- ❑ Write a letter to the credit bureau that reported the information. *Check to see if other credit bureaus contain the error too. If so, send letters to them as well.*
- ❑ Provide the account number for the item you feel is not accurate.
- ❑ For each item, explain concisely why you believe it is not accurate.
- ❑ If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
- ❑ Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
- ❑ Make a copy of your letter before you send it to the credit bureau.
- ❑ Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.
- ❑ Be sure to keep copies of everything you send to the credit reporting agencies, including the dates you sent the items.

*This checklist is adapted from the Consumer Financial Protection Bureau's Your Money Your Goals toolkit.*