Credit Score Checklist (12 Months)

Month-by-month actions to build and improve your U.S. credit score

Indicative document published by France-USA-Net.Com. Check off each action as you go. This guide is not personalized financial advice.

Month 1

- ☐ Pull your Equifax report at AnnualCreditReport.com
- ☐ List every line item (accounts, balances, lates, collections)
- ☐ Open a secured card or credit-builder loan if you have a thin file
- ☐ Turn on minimum autopay on every credit account
- ☐ Set calendar alerts for due dates

Month 2

- ☐ Pull your Experian report (AnnualCreditReport.com)
- ☐ Compare Equifax and Experian; note discrepancies
- ☐ Cut utilization below 50% on each card
- ☐ Do not apply for new credit this month

Month 3

- ☐ Pull your TransUnion report (AnnualCreditReport.com)
- ☐ Quarterly review: errors identified?
- ☐ Dispute inaccurate entries in writing (attach proof)
- ☐ Target overall utilization under 30%

Month 4

- ☐ Review bureau acknowledgments (30-day window)
- ☐ Pay statement balances in full before due dates
- ☐ Avoid hard inquiries (loan, card, lease)
- ☐ Confirm autopay is working on all accounts

Month 5

- ☐ Check updates on all three reports
- ☐ Negotiate a payment plan for legitimate collections
- ☐ Request written debt validation for disputed debts (FDCPA)
- ☐ Maintain zero late payments

Month 6

- ☐ Midyear check: estimated score (free app or bank)
- ☐ Push utilization below 20% if possible
- ☐ Keep old cards open (unless fees are high)
- ☐ Document all mail with bureaus and creditors

Month 7

- ☐ Follow up on unresolved disputes
- ☐ File a CFPB complaint if the bureau will not fix errors

- ☐ No new credit applications
- ☐ On-time payments for 6 consecutive months confirmed

Month 8

- ☐ Verify no unknown accounts (fraud)
- ☐ Place a credit freeze if identity theft is suspected
- ☐ Prudently request a limit increase if your score is improving

Month 9

- ☐ Aim for utilization under 10% before a future loan application
- ☐ Slightly diversify your mix (e.g., auto loan if you truly need one)
- ☐ Re-read the CFPB guide on free reports

Month 10

- ☐ Prepare a rental or loan file (statements, proof of payment)
- ☐ Confirm corrections appear on all three bureaus
- ☐ Zero lates for 10 months

Month 11

- ☐ Rate shop carefully without stacking hard inquiries
- ☐ Final review of balances and limits
- ☐ Archive PDF copies of corrected reports

Month 12

- ☐ New round of free reports (AnnualCreditReport.com)
- ☐ Annual review: points gained, remaining errors, year-two plan
- ☐ Adjust strategy (keep autopay, quarterly monitoring)