

Thank you for participating in the 'Increasing Your Credit Score in 90 Days Workshop! Use this checklist as a guide to implement the strategies we've discussed and start enhancing your credit within the next three months.

Access Your Credit Reports:

- Ensure you know how to access free annual credit reports from AnnualCreditReport.com.

Review and Dispute:

- Prepare to identify and note any inaccuracies in your credit reports.
Understand the process for disputing errors with each credit bureau.

Debt Assessment:

- Compile a list of all current debts, including creditor names, balances, minimum payments, and interest rates.

Credit Score Improvement Actions:

- Note the strategies discussed to improve your credit score, such as reducing credit utilization and making payments on time.

Get A Clear View of Your Finances:

- Access to the ["Establishing Your Spending and Savings Plan" workshop](#) or similar resources.
- Use or create a budget template to manage monthly income and expenses.

Monitoring and Updates:

- Plan a regular schedule (monthly or quarterly) to check your credit score and report changes.
- Decide on a tool or service for regular credit monitoring, like [Credit Karma](#) or [CreditWise](#).

Financial Goals:

- Write down specific short-term and long-term financial goals as discussed during the workshop.