Credit Report Checklist

Georgetown University Law Center
Financial Aid Office

Student: _____ **Date:** _____

Lender: _____

Credit Bureau: **Experian** **Equifax** **Trans Union** **Credit Score:** _____

_____ **Check for Errors**

_____ **Accounts all belong to student?**

_____ **Delinquencies accurate?**

_____ **Accounts properly listed as open or closed?**

_____ **Same name as a relative?**

_____ _____

_____ **Credit Usage Review**

Account	Credit Used	Credit Line	Ratio Used	30%+	50%+
AGGREGATES					

_____ **Amount student can commit/obtain to reduce balances: $**_____

_____ **Check for re-aging possibilities**

_____ **Recent self-initiated inquiries? More than two or three in twelve months?**

Recommended action for student:

_____

_____

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