

Credit Report Rescue:

Your Six-Step Action Plan to Dispute Errors



In 2024, 6.5 million consumer reports were filed, many involving credit bureaus and identity theft.¹ Errors on your credit report can lead to higher interest rates, denied loan applications, or other financial setbacks.

Reviewing your reports and challenging inaccuracies can help protect your credit standing and finances.

Here's a step-by-step approach to reviewing and repairing your credit:

Step 1 —

Request your full credit reports from Equifax, Experian, and TransUnion.

You're entitled by law to access these reports for free once a year at AnnualCreditReport.com. Reviewing all three reports helps you spot errors across bureaus. Note that anytime a company uses your credit report to make a decision about you, such as your employer, insurance, or other providers, you can request a copy of your report from the same agency they used.

Step 2 —

Review each report for inaccuracies:

Carefully look for errors such as accounts that aren't yours, incorrect personal information, wrong payment statuses, closed accounts, outdated derogatory marks, duplicate entries, or balances that don't match your records.

Step 3 —

Gather evidence and prepare your disputes:

For every error you find, collect documents that prove the information is incorrect. This could include receipts, bank statements, canceled checks, or correspondence with creditors.

Step 4 —

Consider legal guidance:

A lawyer by your side can help clarify credit questions, challenge credit report mistakes, communicate with the credit bureaus, and protect your rights under consumer protection laws.

Step 5 — Dispute mistakes with the credit bureaus:

File your dispute with each credit bureau by mail, phone, or online. Ask the credit bureau to remove or correct the inaccurate information and draft a brief explanation for each disputed mistake. Include the bureau's dispute form and copies of documents that support your request. The credit bureau has 30 days to investigate it. You can also dispute mistakes directly with the business that provided the inaccurate information, and if you owe money, payment options are often available.

Step 6 — Review results and take next steps:

Once the bureau completes its investigation, you must receive the results in writing. If an error is corrected, you're entitled to a free updated report. If you ask, the credit bureau must send notices of correction to anyone who requested your report in the past six months, including employment purposes. If the dispute isn't resolved in your favor, you can ask that a statement of the dispute be included in your file, or file a complaint with the Consumer Financial Protection Bureau.

How can your LegalShield® membership support you with credit issues?

You don't have to deal with credit mistakes alone! Your LegalShield® membership connects you with experienced lawyers who can review your credit reports, help clarify what evidence you need, and communicate with credit bureaus or creditors on your behalf. All without the high hourly costs of hiring a lawyer out-of-pocket!

With a LegalShield membership, you can speak with a provider lawyer who can review your situation, explain your rights, and help you decide how to move forward.

If you're not already enrolled in LegalShield, please consider doing so at your next opportunity!

LegalShield members used their benefit to resolve **257K consumer finance matters** in 2025

Net Promoter Score of **58**
(considered excellent over 50)

Provider law firms average **22 years of tenure** with  LegalShield



*Report by the Federal Trade Commission
LegalShield is a trademark of Pre-Paid Legal Services, Inc. ("PPLSI"). This is a general overview of the legal plan coverage available from PPLSI for illustration purposes only. See a plan contract for the specific state of residence for complete terms, coverage, amounts, limitations, and conditions. Trial defense is not available in all states. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. Neither PPLSI nor its officers, employees, or sales associates directly or indirectly provide legal services, representation, or advice. The information made available in this guide is meant to provide general information and is not intended to provide legal advice, render an opinion, or provide a recommendation as to a specific matter. The guide is not a substitute for competent legal counsel from a licensed professional lawyer in the state or province where your legal issues exist, and you should seek legal counsel for your specific legal matter.