

# 5-Step Credit Recovery Checklist

Rebuild Your Credit After Bankruptcy or Low Credit—Step-by-Step

*By My Credit Ally*

## Where to Start Fixing Your Credit

If your credit is low or you've had financial setbacks, you're not alone. The biggest problem isn't the damage—it's not knowing what to do next.

This checklist will walk you through the first 5 steps to start rebuilding your credit the right way.

### ✓ Step 1: Pull All 3 Credit Reports

- Go to [AnnualCreditReport.com](https://AnnualCreditReport.com)
- Download your Experian, Equifax, and TransUnion reports
- Review every account carefully

■ *Most people only check one report—this is a mistake.*

### ✓ Step 2: Identify What's Hurting Your Score

- Late payments
- Collections
- Charge-offs
- High credit card balances

■ *Focus on the biggest negative items first.*

### ✓ Step 3: Dispute Errors Immediately

- Incorrect balances
- Duplicate accounts
- Accounts that are not yours

■ *Even small errors can impact your score.*

### ✓ Step 4: Start Rebuilding Credit

- OpenSky® Secured Visa® Credit Card
- Chime Credit Builder Visa® Credit Card

■ *Keep your credit utilization below 30%. High utilization can lower your score quickly—even if you pay on time.*

## ✓ Step 5: Build Positive Payment History

- Pay all bills on time
- Set up autopay whenever possible
- Avoid applying for unnecessary debt

■ *Payment history is the #1 factor in your credit score.*

---

## ■ Ready to Rebuild Your Credit?

### Get the Full Credit Recovery System Today

This checklist gives you the starting point—but if you want a complete step-by-step system, including:

- How to handle collections
- What to do after bankruptcy
- How to rebuild your score faster
- When to apply for credit again

The full Credit Recovery System walks you through the process step-by-step.

*MyCreditAlly.net*