

Credit Health Checklist

Use this checklist to keep your credit record accurate, your repayments consistent, and your financial reputation improving month by month. Review it monthly or quarterly.

Section 1: Credit File Accuracy Check

- Checked Experian report via MoneySavingExpert Credit Club
- Checked Equifax report via ClearScore
- Checked TransUnion report via Credit Karma
- Confirmed personal details (name, address, DOB) are correct
- Checked for duplicate or closed accounts still showing open
- Disputed any incorrect entries (within 28-day rule)
- Confirmed I'm on the Electoral Roll at my current address

Tip: Add a recurring calendar reminder every 3 months to check your credit reports.

Section 2: Healthy Credit Habits Tracker

Tick each habit you've achieved this month:

- Made all payments on time
- Kept total credit use below 30%
- Avoided new hard credit searches
- Used at least one small credit account responsibly
- Paid more than the minimum on credit cards
- Avoided using overdraft

Tip: Even small, regular payments build stronger positive data than big, one-off efforts.

Section 3: Debt and Utilisation Review

Quarterly overview of your accounts:

Credit Account	Limit (£)	Current Balance (£)	Utilisation (%)	On-time Payments (Y/N)
----------------	-----------	------------------------	-----------------	------------------------------

Goal: Keep overall utilisation below 30%, or lower if you can. Bonus: Request a small limit increase instead of closing unused accounts.

Section 4: Credit Recovery Milestones

Track your longer-term progress:

Goal	Target Date	Achieved	Notes
All active accounts up to date			
All defaults / CCJs settled			
No missed payments for 6 consecutive months			
Credit utilisation below 30%			
Score improved from 'Poor' → 'Fair'			
Score improved from 'Fair' → 'Good'			
Applied successfully for new mainstream credit (optional)			

Tip: Celebrate progress milestones — they're proof of genuine recovery, even if your score number changes slowly.

Personal Notes / Reminders

Use this space for reminders, disputes filed, or contacts made with lenders:

— Created by QuidSavvy.uk — Helping you rebuild financial confidence, step by step.
