



## **What to Check on Your Credit Report After Bankruptcy**

**A quick guide to help ensure your discharge is properly reported. If you can't check all of the boxes, give us a call and we can assist in getting you a free credit report review:**

- Do all debts included in your bankruptcy show a \$0 balance?
- Are any accounts still marked as delinquent or charged off?
- Is the status listed as "Discharged in Bankruptcy" (not "in collections")?
- Is your debt-to-income ratio reflecting your reduced obligations?
- Are there duplicate entries for the same debt?
- Are your on-time payments post-bankruptcy being reported accurately?
- Have you downloaded your reports from all 3 bureaus? (Equifax, Experian, TransUnion)

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### **Need help?**

If you're unsure or notice errors, we can help!

**Fill out the form on our site or call (248) 443-7033 x233 and ask to speak to Amanda.**