

# Credit Recovery Action Plan

Use this printable action plan to rebuild your credit step by step after a financial setback.

## Step 1: Assess Your Current Credit

- Current Credit Score: \_\_\_\_\_
- Last Report Checked: \_\_\_\_\_
- Negative Items to Address: \_\_\_\_\_
- Accounts in Collections: \_\_\_\_\_

## Step 2: Key Tasks & Timeline

- ☐ Get a copy of all 3 credit reports (Experian, Equifax, TransUnion)
- ☐ Dispute incorrect items: \_\_\_\_\_
- ☐ Pay off collections or negotiate settlements
- ☐ Set all bills to autopay
- ☐ Open a secured card / credit builder app

## Step 3: Monthly Progress Log

Month | Score | On-Time Payments | New Accounts | Notes

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