



FRESH FOOTING CREDIT ACADEMY

Your private Action Workbook.

Read the report. Organize the facts.
Choose an informed next step.

Use the fillable fields in a PDF viewer, or print the pages you need. Save a private copy. Nothing in this workbook sends your answers to Fresh Footing.

Keep reports, identity documents, account numbers and completed worksheets out of community posts. Use the lessons and official references for context; individual professional advice may be needed.

ORIGINAL EDUCATIONAL TOOLS / LADARIUS ROBINSON, FOUNDER

No deletion, score change, funding or housing approval is guaranteed.

Report baseline

Start with one report and one account. Use a private nickname. Record what is shown before deciding whether anything is inaccurate.

Report company and retrieval date

Account nickname and type

Exact status, balance or date shown

What my supporting record shows

What is confirmed and what is uncertain

One question or next action

Use a private nickname when helpful. Store supporting records securely and keep originals. Mark an uncertain fact as uncertain rather than filling in an assumption.

Your issue and evidence

Use a specific issue, relevant records and the correct process. Do not choose a reason that is not true.

The exact information I believe needs review

Why I believe it is inaccurate or incomplete

Supporting records and their dates

Official recipient and current submission instructions

Correction requested and final packet checklist

Use a private nickname when helpful. Store supporting records securely and keep originals. Mark an uncertain fact as uncertain rather than filling in an assumption.

Request and response log

Keep separate received dates, confirmation numbers and responses for each recipient. A reminder is not an automatic deletion deadline.

Issue nickname and recipient**Date sent and date received****Confirmation or delivery record****Response date and summary****Updated report reviewed and result****Remaining concern and next review date**

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Collections fact check

Read the notice and report separately. Review the validation deadline, if applicable. This worksheet does not answer a lawsuit.

Notice, receipt date and stated validation deadline

Collector and creditor shown; verification needed

Amount or information in question

What my records show; missing record needed

Appropriate next step and follow-up record

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Late-payment timeline

Separate a possible reporting error from accurate history and an optional goodwill request. A scheduled payment is not always a completed payment.

Month and status shown on the report

Statement date, due date and required amount

Scheduled date, posting date and amount paid

Receipt, returned payment or written arrangement

Conclusion, prevention step and next action

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Charge-off account map

Review status, ownership, balance and dates separately. Reporting age and state lawsuit time limits are different questions.

Original creditor entry: status, balance and report date

Related collection entry and connection to original account

Sale or transfer record; current ownership question

Relevant delinquency history and dates to verify

Specific discrepancy, evidence and next action

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Repossession record review

Reconcile the accounting with its effective dates. Arithmetic alone does not establish whether charges, a sale or a deficiency are lawful.

Loan history, arrangement and relevant notices

Repossession, notice and sale dates

Balance and charges before sale

Sale proceeds, payments, credits and refunds

Unexplained difference; records or qualified help needed

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Bankruptcy comparison

Use the matching court record for a specific reporting discrepancy. Ask qualified help about discharge, reaffirmation, liens or collection conduct.

Private case reference, chapter and filing date**Relevant order or disposition and date****Report entry, retrieval date and exact field****What the matching record shows; specific difference****Question for the reporting company or qualified adviser**

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Rental and screening records

Identify the actual screening company and report. Keep reporting corrections separate from an active court or housing deadline.

Report supplier, report date and adverse-action date

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Entry and disposition shown

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Matching court, landlord or payment record

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Specific identity, outcome, duplication or balance concern

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Request, response and next action

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Card-balance planning

Individual utilization = reported balance / reported limit x 100. Combined utilization uses total balances / total limits. These calculations do not predict a score.

Card nicknames, reported balances, limits and dates

Individual calculations

Total balances, total limits and combined calculation

Payment plan after essentials and required payments

Due dates, reporting questions and next review

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Identity recovery record

Use truthful facts and official channels. A qualifying block requires specific documentation; this sheet is not an identity theft report.

What I found, date discovered and what I did not authorize

Official company fraud contact and case reference

Identity theft report and relevant supporting records

Block packet checklist: identity proof, report, entries, statement

Protection confirmations, responses and next official action

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Homebuyer preparation

A credit score is one part of readiness. Keep sensitive financial documents private and use qualified advice for actual lending questions.

General timeframe, reports reviewed and credit questions

Actual take-home income, ordinary spending and irregular costs

Available funds and intended purposes

Private document index and records a provider requested

Questions, provider actions and next review

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Monthly progress review

Track learning, actions and habits. This plan does not promise a credit result within a particular number of days.

What I completed and what I learned

Requests or responses still pending

Payment and organization habits that worked

What needs adjustment and why

One next action, responsible person and review date

Use a private nickname when helpful. Store supporting records securely and keep originals. Mark an uncertain fact as uncertain rather than filling in an assumption.

Quick reference

Credit report

The underlying account and other information supplied in a consumer report.

Credit score

A model-based numerical summary; source, model and date matter.

Furnisher

A company supplying information to a consumer reporting company.

Reported balance

An amount shown for the entry at its relevant reporting date.

Credit limit

The available borrowing limit shown for a revolving account.

Utilization

Reported card balance divided by reported limit, expressed as a percentage.

Due date

The date a required payment is due under the account terms.

Statement closing date

The end of a billing cycle; distinct from the payment due date.

Validation notice

A collector notice providing required information about a debt and response rights.

Charge-off

A creditor loss classification; not automatic debt forgiveness.

Deficiency

An amount that may remain after a vehicle sale and applicable accounting.

Discharge

A bankruptcy order affecting personal liability for covered debts.

Disposition

A case outcome or status to compare with the report entry.

Adverse-action notice

Required information following certain unfavorable decisions using a consumer report.

Credit freeze

A free restriction on report access for new-credit purposes, with limits.

Fraud alert

An instruction to take identity-verification steps in covered credit situations.

Goodwill request

A courtesy request, distinct from disputing a factual reporting error.

Reporting-period review

A review of applicable reporting age; separate from lawsuit time limits.

READ WITH THE LESSONS AND CURRENT OFFICIAL SOURCES

CFPB: Credit report error disputes

FTC: Credit freezes and fraud alerts

U.S. Courts: Bankruptcy basics

CFPB: Rental background check review

CFPB: HUD-approved housing counselor directory