

Credit Report Dispute Letter

Your credit score is a tool businesses use to measure your creditworthiness - how likely it is that you will repay a loan. Equifax, Experian and Transunion each compile a report of your credit history to determine your credit score. Occasionally, there will be errors in your credit history that will adversely effect your credit score and your ability to borrow money.

You can access your free credit report online at www.annualcreditreport.com. (This is a free report that you are entitled by law to access from each company once a year. Avoid any option that charges you a fee for access.)

The first step in disputing this error is to give notice to the credit bureau that you believe there is an error in your credit history. Follow the link below to complete an interactive online interview that will allow you to create a letter to send to the credit bureau to give notice of this error.

[Click Here to access the Credit Report Dispute Interview](#)

Last updated on July 16, 2025.

Topics

[Debt and Debt Collection](#)

Tags

[Credit](#) [Credit Bureau](#) [Credit Dispute](#) [Credit Report](#) [debt](#) [Equifax](#) [Experian](#) [Fraud](#) [Transunion](#)

[Print](#)

[Table of Contents](#)

[NEWS](#)

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STEP 1: ASK FOR THE FINANCIAL ASSISTANCE POLICY (FAP)

- FAP explains
 - Who qualifies
 - What help is available
 - How to apply
- Hospital **MUST** give FAP information to you for free

Patience (x) n't wait — ask as soon as you get a bill

A photograph showing a person with curly hair sitting in a wheelchair at a desk. They are facing a staff member who is standing behind the desk. The setting appears to be a hospital or office.

February 23, 2026

Charity Care: A Guide to Relief of Medical Debt

Kansas Legal Services offers you some guidance if you have medical debt...

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