Credit Monitoring Setup

Set up monitoring and review your reports before beginning credit work.

1. Start with your reports

Use AnnualCreditReport.com, the federally authorized source, to request your credit reports. Monitoring alerts are not a substitute for reviewing the underlying reports. Keep them private; do not upload full reports to the public question box.

2. Choose monitoring deliberately

The CEO Network recommends considering IdentityIQ for credit monitoring. Review its current plan, bureau coverage, price, renewal and cancellation terms before subscribing. This is an optional paid service, not a requirement for obtaining your free reports. No affiliate signup link is active here.

3. Secure your access

Use a unique password and enable additional sign-in protection if the service offers it. Turn on the alerts you need and check which bureaus and types of changes the chosen plan monitors.

4. Review before beginning credit work

Check identifying details, accounts you do not recognize, balances, payment history, collections and inquiries. Compare the reports because information may differ by bureau. Make a private list of suspected inaccuracies and supporting records; do not assume that every negative item is inaccurate.

5. Act on errors or identity theft

Follow the CFPB's instructions to dispute inaccurate information with the credit reporting company and the business that supplied it. For suspected identity theft, use IdentityTheft.gov for a recovery plan. Monitoring alone does not prevent identity theft or guarantee score changes.

6. Prepare a general consultation summary

Bring your goals and a list of questions. Share sensitive documents only through an agreed secure process, never through public forms. A consultation request does not confirm an appointment or guarantee a result.

Official resources

AnnualCreditReport.com

CFPB — Credit reports and scores

CFPB — Disputing errors

FTC — Identity theft recovery

Educational preparation, not a promise of credit repair or a particular score. IdentityIQ is a commercial service recommendation, not an official agency source. Confirm its terms yourself.