Tradeline Truth

30-Day Authorized User Score Tracker

A record-keeping tool. Log what appears on your own reports, bureau by bureau, after you are added as an authorized user. It reports what changed; it never predicts or advises.

HOW TO USE IT

1. **AU Account** — write down the card you were added to. Room for three.
2. **Monitoring** — choose one source per bureau, note the score model it shows, and log a baseline on the day you are added.
3. **Score Log** — once a week, same day, same sources, log all three scores and the change from your baseline.
4. **Posting** — for each bureau, record whether the account appears on your report, when, and what it shows.
5. **Red Flags** — run down all eight each week.
6. **Milestones** — at Day 30, 60 and 90, fill in the review and record a decision.

FIVE RULES FOR CLEAN TRACKING

- **Same source, same model, every week.** FICO and VantageScore are different scoring models; their numbers are not comparable.
- **Issuers differ.** Some report authorized users to the bureaus and some do not, and reporting can change. Log what actually appears on your report.
- **"No change" is a result.** Record it. Watch the trend, not one week: scores move for many reasons, and this log cannot tell you which one.
- **The account's history comes with it.** Whatever the primary cardholder's account shows, good or bad, can appear on your report.
- **Never pay a stranger to add you.** We explain tradeline rental; we don't sell it.

> ✓ **Fact** Your copy is private. Nothing you write here is sent to us. Prefer formulas that do the math? The Google Sheets version calculates every change and flags problems for you.

Nothing here guarantees a score change or an outcome. Results depend on the account, whether the issuer reports it, and your own credit file. Tradeline Truth is not affiliated with any credit bureau or card issuer.

1 · AU Account Added

Which account you were added to, when, and by whom.

#	FIELD	ACCOUNT 1	ACCOUNT 2	ACCOUNT 3
1	**Card issuer** Issuers differ on whether they report authorized users			
2	**Card name / product**			
3	**Primary cardholder is my...** spouse/partner, parent, sibling, other family, close friend			
4	**Account open date**			
5	**Account age (years)** today minus open date			
6	**Credit limit**			
7	**Typical statement balance** balance ÷ limit = utilization			
8	**Date you were added as AU** your own reminders: look at each bureau 30 days later; ask the issuer at 60 if it still isn't shown			

2 · Bureau Monitoring Setup

One source per bureau. Write down the score model it shows: compare like with like, every week.

#	FIELD	EXPERIAN	TRANSUNION	EQUIFAX
1	**Report or score source** AnnualCreditReport.com is the official source for free reports			
2	**Score model shown** FICO 8, VantageScore 3.0...			
3	**Date of first pull (baseline)**			
4	**Baseline score**			
5	**Alerts turned on?**			
6	**Weekly check day**			

3 · Week-by-Week Score Log

Δ = this week's score minus your baseline. Write + for up and − for down.

WEEK	DATE	EXPERIAN	TRANSUNION	EQUIFAX	Δ EX	Δ TU	Δ EQ	NOTES
Baseline					—	—	—	
Week 1								
Week 2								
Week 3								
Week 4								
Week 5								
Week 6								
Week 7								
Week 8								
Week 9								
Week 10								
Week 11								
Week 12								

> ✓ **Fact** "No change" is a result. Record it. A flat line is still data.

4 · Account Posting Tracker

Does the account appear on each report, and does it show the right details? Account: _____

BUREAU	APPEARS?	DATE APPEARED	DAYS TO APPEAR	LIMIT SHOWN	BALANCE SHOWN	OPEN DATE REPORTED	PAYMENT HISTORY
Experian	Yes / Not shown						Clean / Late / Not shown
TransUnion	Yes / Not shown						Clean / Late / Not shown
Equifax	Yes / Not shown						Clean / Late / Not shown

5 · Red Flag Checklist

Check all eight each week.

#	RED FLAG · WHAT TO DO	STATUS	NOTES / DATE
1	**Score dropped 20+ points at any bureau with no new debt or applications of your own** Pull that bureau's full report from the official source. Look for a late payment, a high balance on the AU account, or an item you don't recognize.	☐ Clear ☐ Watching ☐ Flagged	
2	**AU account disappeared from a report after it had appeared** Ask the primary cardholder whether you were removed or the card was closed.	☐ Clear ☐ Watching ☐ Flagged	
3	**Late payment or other negative history shows on the AU account** The account's history appears on your report. Dispute inaccurate items through the bureau's dispute process.	☐ Clear ☐ Watching ☐ Flagged	
4	**Balance on the AU card is above 30% of its limit** Utilization is balance ÷ limit. Talk with the primary cardholder about statement balances.	☐ Clear ☐ Watching ☐ Flagged	
5	**Account still not showing on a bureau 60 days after you were added** Ask the issuer whether this account reports authorized users, and to which bureaus.	☐ Clear ☐ Watching ☐ Flagged	
6	**Wrong credit limit or open date reported** Confirm the figures, then dispute inaccurate items with that bureau.	☐ Clear ☐ Watching ☐ Flagged	
7	**Hard inquiry or new account you don't recognize** Dispute it with the bureau. Report identity theft at IdentityTheft.gov.	☐ Clear ☐ Watching ☐ Flagged	
8	**Primary cardholder's account closed, limit cut, or payments missed** Decide with the primary cardholder whether you stay on the account.	☐ Clear ☐ Watching ☐ Flagged	

6 · 30 / 60 / 90 Day Milestone Review

Structured check-ins. Use your Week 4, 8 and 12 scores.

REVIEW PROMPT	DAY 30	DAY 60	DAY 90
Review date			
Score change — Experian from your baseline			
Score change — TransUnion			
Score change — Equifax			
Bureaus showing the AU account ___ of 3			
Red flags open			
What changed, and what didn't? "No change" is a result			
Next action step keep monitoring · dispute an error · ask the issuer to confirm AU reporting · ask to be removed			
Decision Continue · Adjust · Exit			

DECISION-POINT CHECKLIST

☐ Does the account appear at all three bureaus?

☐ Are the limit, open date and payment history right everywhere?

☐ Is the average change up?

☐ Are there zero open red flags?

☐ Is the primary cardholder still comfortable with the arrangement?

All five checked: continue. Any unchecked: adjust first. A late payment or closed account you can't fix: exit. These are this tracker's prompts, not advice.