Boost Your CREDIT SCORE

- IT'S A -



Your credit score can affect everything from the interest rate on your loans to landing an apartment.



Your credit score is based on the information found in your credit report.



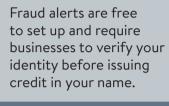
Knowing how long your activity remains on your credit report can help you better manage your credit score.



HOW LONG DOES INFORMATION STAY ON MY CREDIT REPORT?*

*Timeline is approximate and may vary depending on local legislation

FRAUD ALERTS 90 DAYS





Junk mail is annoying enough already—good thing it doesn't affect your credit score too!

SOFT INQUIRIES

1-2 YEARS

These are inquiries made for background check purposes, or by you. They do not affect your credit score.



PROMOTIONAL INQUIRIES 1 YEAR

credit card offers stay on file for one year but are not factored into your credit score.

an important loan or mortgage in your near future, minimize the opportunities for hard inquiries to be made.

If you know you have



CREDIT COUNSELING 2-3 YEARS This includes records of

debts paid through a debt management program or credit counselor.

LATE PAYMENT **HISTORY 7 YEARS**



TAX LIENS 7 YEARS



COLLECTION

to pay off tax debt.

7 YEARS This includes judgments

to use additional

ACCOUNTS

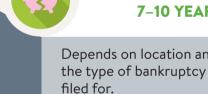
(a court order that allows the creditor





6 YEARS For accounts closed due to debt or fraud.

ACCOUNT CLOSURES



Depends on location and

BANKRUPTCY 7-10 YEARS



14 YEARS If you declare bankruptcy more than once, it stays on record for longer.

BANKRUPTCY

(AGAIN)

Good credit behavior contributes to your

credit score for a long

time-something to



consider before closing an account in good standing!

stick around for 10 years after their date of

Accounts paid on time

GOOD CREDIT

last activity.

10+ YEARS



YOUR CREDIT REPORT CHECKLIST





Request your free credit report from each of the





information and make sure that it's up-to-date. Read your credit report. If you need help, visit the credit bureau's website

main credit bureaus.

Review your personal

for guidance. Report any unauthorized activity to the issuing credit bureau.



BROUGHT TO YOU BY

Sources: Federal Trade Commission, Experian, TransUnion