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.

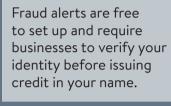


HOW LONG DOES INFORMATION **STAY ON MY CREDIT REPORT?***

*Timeline is approximate and may vary depending on local legislation

FRAUD ALERTS

90 DAYS



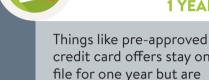


enough already-good thing it doesn't affect your credit score too!

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.

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

If you know you have an important loan or



CREDIT COUNSELING 2-3 YEARS

ACCOUNT CLOSURES 6 YEARS

debts paid through a debt management program or credit counselor.

For accounts closed due

LATE PAYMENT

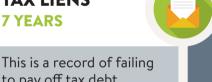
7 YEARS

HISTORY



TAX LIENS

7 YEARS



COLLECTION **ACCOUNTS**

to pay off tax debt.

allows the creditor



filed for.

to debt or fraud.

7 YEARS This includes judgments (a court order that

to use additional





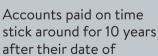
BANKRUPTCY 7-10 YEARS

Depends on location and the type of bankruptcy

(AGAIN)

14 YEARS

BANKRUPTCY

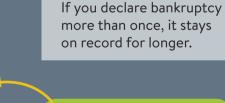


GOOD CREDIT

last activity.

10+ YEARS





more than once, it stays on record for longer. Good credit behavior contributes to your

credit score for a long time—something to

consider before

closing an account

in good standing!



YOUR CREDIT REPORT CHECKLIST





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

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



BROUGHT TO YOU BY

Sources: Federal Trade Commission, Experian, TransUnion, LearnVest Planning Services