

What's On Your Credit Report

The complete checklist — 7 categories, how long each stays, and what can be disputed.

HOW TO USE: Pull your free report at <https://app.myfreescorenow.com/enroll/B02C6233?s=MXxmYWxzZQ%3D%3D> • Review each category • Check off items present • Flag anything inaccurate

01 Personal Information

STAYS ON REPORT: Indefinite (updated continuously)

DISPUTABLE: Yes — errors are common

- Full legal name (and any aliases)
- Current & previous addresses
- Date of birth
- Social Security Number (partial)
- Employer information

PRO TIP: *Wrong name or SSN can mean mixed files — dispute immediately.*

02 Credit Accounts (Tradelines)

STAYS ON REPORT: Open: indefinite | Closed positive: 10 yrs | Closed negative: 7 yrs

DISPUTABLE: Yes — errors in status, balance, or payment history

- Credit cards (revolving)
- Auto loans / mortgage / student loans (installment)
- Account open date, credit limit, balance
- Payment history (on-time vs. late)
- Account status (open, closed, charged-off)

PRO TIP: *A 'charged-off' account can still be collected — it also still reports.*

03 Late Payments

STAYS ON REPORT: 7 years from the date of first delinquency

DISPUTABLE: Yes — if reported inaccurately or past statute

- 30-day late
- 60-day late
- 90-day late
- 120+ day late
- Associated account and creditor name

PRO TIP: *Even one 30-day late can drop scores 60-110 points. Inaccurate lates can be disputed.*

04 Collections

STAYS ON REPORT: 7 years from the original date of first delinquency

DISPUTABLE: Yes — validation, accuracy, and timeline all matter

- Original creditor name
- Collection agency name
- Original balance vs. current balance
- Date of first delinquency (DOFD)
- Medical vs. non-medical collections

PRO TIP: Medical collections under \$500 were removed from most reports in 2023. Always check.

05 Public Records

STAYS ON REPORT: Bankruptcy Ch. 7: 10 yrs | Ch. 13: 7 yrs | Judgments: vary by state

DISPUTABLE: Yes — if inaccurate, incomplete, or past reporting limit

- Bankruptcy filings (Chapter 7 or 13)
- Civil judgments (less common post-2018)
- Tax liens (removed from most reports since 2018)
- Filing date and discharge date
- Court and case number

PRO TIP: Most tax liens and civil judgments were removed from reports in 2018. If you see them, dispute.

06 Hard Inquiries

STAYS ON REPORT: 2 years (score impact fades after 12 months)

DISPUTABLE: Yes — if you did not authorize the inquiry

- Lender name and inquiry date
- Credit card applications
- Auto / mortgage / personal loan applications
- Apartment rental inquiries
- Unauthorized or fraudulent pulls

PRO TIP: Multiple inquiries for the same loan type within 14-45 days usually count as one.

07 Soft Inquiries

STAYS ON REPORT: 1-2 years (visible only to you — does NOT affect score)

DISPUTABLE: N/A — not factored into scoring

- Pre-approval checks by lenders
- Employer background checks
- Your own credit monitoring pulls
- Account review by existing creditors
- Credit Karma / Experian app pulls

PRO TIP: Soft inquiries are invisible to lenders and have zero score impact. No action needed.

Ready to take action on what you find?

Book a free consultation at betterbalancesolutions.com — We handle the disputes. You watch the score move.