

# When Does Information Fall Off the Credit Report?

This infographic uses a series of horizontal arrows pointing to the right to represent the duration that various credit items remain on a credit report. The arrows are color-coded and arranged in a vertical stack. The background consists of alternating light blue and white horizontal bands.

Open Accounts In Good Standing	Indefinitely
Closed Accounts In Good Standing	10 years from date of closure
Late or missed payments	7 years from date of first delinquency
Charge Off/Collections	7 years from date of first delinquency
Bankruptcy	10 (Ch. 7) or 7 (Ch. 13) years from date of entry for relief
Foreclosure	7 years
Inquiries	2 years

# How Long Does information Stay On Credit Report

**United States. Congress. House.  
Committee on Banking, Finance, and  
Urban Affairs. Subcommittee on  
Consumer Affairs and Coinage**

## **How Long Does Information Stay On Credit Report:**

**The IW\$ Guide to Ultimate Credit** Tyler G. Hicks, 2025-03-25 TRANSFORM YOUR CREDIT INTO YOUR MOST POWERFUL BUSINESS TOOL For entrepreneurs and small business owners credit isn't just a number it's your most valuable asset Your ability to secure financing negotiate deals and seize lucrative opportunities hinges on your credit power In The IW Guide to Ultimate Credit legendary wealth building expert Tyler G Hicks delivers comprehensive practical strategies tailored specifically for entrepreneurs and consumers alike Learn how to Decode your credit report and quickly boost your credit score Repair and rebuild damaged credit effectively and efficiently Use subprime mortgages strategically to fund real estate investments even with poor credit Leverage private lenders to access business capital without the red tape of traditional banks Turn loan rejections into approvals by mastering lender negotiations Secure Anything Loans unsecured flexible and fast to fund business or personal ventures Unlock the hidden power of credit cards and affinity cards to create instant interest free financing Protect your credit and personal information from identity theft and fraudulent reporting Packed with practical methods insider secrets clear explanations and actionable steps this guide will empower you to leverage credit like never before Master the art of credit both personal and business and unlock a lifetime of financial success and freedom Discover the power to confidently pursue every opportunity that comes your way knowing your credit is strong enough to support your dreams and ambitions Whether starting a business investing in real estate or simply enhancing your quality of life The IW Guide to Ultimate Credit provides the ultimate blueprint for lasting credit mastery **US Federal Reserve System Handbook Volume 1 Strategic Information, Structure and Operations** IBP USA, 2013-08 2011 Updated Reprint Updated Annually US Federal Reserve System Handbook **The Most Important Things You'll Need to Know Before You Start Living Life on Your Own** John Gerger, 2002-12-09 This book written for and to the author's children contains the information that he wanted to pass on to them before they started living their lives on their own He realized that there was plenty he failed to teach them while he was away from home on business This book is his attempt to put the information that he thought they would need into a form that they could read now and reference again later It contains information about the things that they would face for the first time such as planning and budgeting bank accounts and writing checks building and maintaining a good credit report apartments and leases and the responsibilities and costs involved in owning an automobile It contains information that he hoped would help his children minimize the mistakes that they were sure to make After he wrote it he realized that ANYONE who was about to start living life on their own could benefit from this information This book contains information about the most important things YOU LL need to know before you start living life on your own Credit Data and Scoring Eric Rosenblatt, 2020-01-07 Credit Data and Scoring The First Triumph of Big Data and Big Algorithms illuminates the often hidden practice of predicting an individual's economic responsibility Written by a leading practitioner it examines the international implications of US leadership in credit scoring

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