# Hard vs. soft inquiries

# Hard credit inquiry



- Occurs when you apply to open a new line of credit
- Can lower your credit score
- · Needs your approval

# Soft credit inquiry



- Often occurs during a background check or pre-approval
- Does not affect credit score
- Can occur without your approval

Source: CreditRepair.com

# **How To Get Hardship Inquiries Off Your Credit Report**

**D** Kirk

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