

# 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

# How To Get Hardship Inquiries Off Your Credit Report

**Commonwealth Shipping Committee**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the text 'Commonwealth Shipping Committee'.

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**Moving Beyond Broke** Dasha Kennedy, 2025-03-11 In the vein of *Get Good with Money* and *The Black Girl's Guide to Financial Freedom* an accessible witty and necessary guide from the beloved creator of *The Broke Black Girl* that addresses the unique financial issues of Black women and others shut out of traditional finance conversations Dasha Kennedy grew up in a family where finances were not discussed At fifteen she already had bad money habits that would follow her into adulthood At nineteen she realized that the Fortune 500 executives who promote financial literacy did not look or sound anything like her And she knew she couldn't be the only person who felt as lost and overlooked as she did when it came to money management So she started the website *The Broke Black Girl* and discovered an entire community of people who were desperate for money advice and understanding Now Kennedy provides the ultimate user friendly resource featuring engaging and relatable stories from her own personal finance journey With actionable advice and an engaging voice she helps us take control move past shame and anxiety build family wealth in a single generation and become financially independent forever

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Administration and expenditure of the Chancellor's departments, 2006-07 Great Britain: Parliament: House of Commons: Treasury Committee,2008-03-07 This is the first annual scrutiny by the Treasury Committee of the Chancellor of Exchequer s Departments The Committee sets out a number of conclusions and recommendations including that the Treasury should include within its annual reports a summary of the results of the annual surveys of stakeholder opinion and the Treasury s response to stakeholders the Committee recommends that the Treasury set itself a target to ensure that the Public Service Agreements finalised as part of the next Spending Review in 2009 or 2010 include a clear statement about the resources to be allocated across Government to the delivery of each Agreement the Committee criticises the Treasury s failure to meet its objective for the appointment of professionally qualified Finance Directors in all Departments by December 2006 and that a relevant accountancy qualification be described as an essential criterion in all future post advertisements the Committee views the Value for Money Delivery Agreements across Government as disappointing and wants the Government to develop programmes that measure quality of service and efficiency effectively the Committee commends the Royal Mint s return to profitability but is concerned about the ambitious target set for next year that the Office of Government Commerce has failed to publish a regular annual report the Committee expresses surprise that HM Revenue and Customs had approved a 60% increase in senior civil service bonus payments over a period of poor performance and headcount reductions also the Committee highlights the problems experienced in VAT registrations and the failure of HMRC to meet its processing target of VAT receipts as well as poor administration of tax credits

**An Educational Do-it-yourself Credit Repair Kit** Joe P. Sainz,1998 Reports and Minutes of Evidence Great Britain. Royal Commission on the Poor Laws and Relief of Distress,1909 **Report of the Royal Commission on the Poor Laws and Relief of Distress ...** Great Britain. Royal Commission on the Poor Laws and Relief of Distress,1909 **The**

**English Reports** ,1901      *Recovering After Bankruptcy Book Bundle: Volume 1 to Volume 4* Dennis Gayira,2025-01-03  
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