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# Credit Problems & Repair

Last updated on February 13, 2025.

How do I know if my credit is good or bad?

Your credit is good or bad depending on your credit history. You can find out what your credit rating is by checking or asking for a copy of your credit report. See [Requesting a credit report](#).

What is a credit report?

A credit report is a summary of your credit history. Your credit history is based on how you pay your bills or whether you filed for bankruptcy. Businesses that want to trust you to pay them regularly might check your credit report before they agree to do business with you. This report can influence a lot of things in your life, like getting a loan, a credit card, or even renting a place to live.

What if I find a mistake on my credit report?

You should dispute the mistake with the credit bureau. See "[How to fix a mistake on my credit reports](#)"

Can I get negative information removed from my credit report?

If it is true information, probably not. However, most negative information on your credit report only stays on your report for 7 years. After 7 years, it should not appear on your credit report.

## Credit Repair

You may have seen advertisements for credit repair companies claiming to repair your credit. While this may seem like a great way to increase your credit score, it is usually better to make these repairs on your own (see “What if I find a mistake on my credit report?”) and avoid the risk of working with a credit repair scammer.

If you decide to work with a credit repair company, make sure they provide you with a written contract that explains your legal rights including:

- Services they will perform
- Time frame for your right to cancel without any consequences
- When you should expect to receive results
- How much you will pay for their services in total
- What type of results they guarantee

A legitimate credit repair company can only legally repair credit mistakes, such as incorrect amounts or payment information. They cannot remove any accurate negative information on your credit report. In fact, it is not legal for credit repair companies to remove any accurate negative information from your credit report. It is also illegal for them to promise you that they can remove information that they are not legally able to remove.

### How to spot a credit repair scammer

Here are a list of typical requests of credit repair scammers:

- They require you to pay them before they help you.
- They ask you to not contact the credit bureaus directly.
- They request that you report mistakes on your credit for information that you know to be accurate.
- They ask you to lie on your applications for credit or a loan.
- They ask you to file a fake identity theft report.
- They refuse to explain your legal rights when they provide you with information about their services.
- They do not provide a written contract with their terms and conditions before requiring payment.

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