While your credit report will affect you in a surprising number of situations, it will not affect many other aspects of your life. You can expect that your report will be viewed by the following:

- **Creditors** when you apply for credit. A low score can mean you will be denied credit or pay a higher interest rate.
- **Employers** in most states to evaluate you for hiring, promotions, and other employment purposes. This is somewhat limited in a number of states and cities, such as California, Colorado, Connecticut, the District of Columbia, Hawaii, Illinois, Maryland, Nevada, New York City, Oregon, Vermont, and Washington.
- **Government agencies** trying to collect child support and when considering your eligibility for public assistance.
- **Insurance companies** using special credit scores for homeowners and auto insurance.
- **Landlords** when deciding whether to rent an apartment to you.
- **Utilities** are more commonly reviewing your credit score to determine whether to charge you a security deposit—not as to whether to provide you service.

Your credit report should not be a problem in the following situations:

- **Your application for federal student loans and grants.** Except for parents, graduate students, and professional school students applying for PLUS loans or anyone applying for a private student loan.
- **Your credit report will not damage your friends or relations, and need not even affect your spouse.** For example, a creditor is not allowed to look at your credit record if your spouse, child, or parent applies for credit and they are not relying on your income or assets.
- **Your reputation in the community.** No one can obtain your credit record for curiosity, gossip, or to determine your reputation. Your credit record is just between you and creditors—your neighbors and friends should never see it.
- **Divorce, child custody, immigration, and other legal proceedings.** Your credit report shouldn’t be used in proceedings such as applications for citizenship or to register to vote.

**Source:** National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library

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