

# **Idaho Legal Aid Services, Inc.**

Advocacy. Education. Representation.

[www.idaholegalaid.org](http://www.idaholegalaid.org)

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## **Building a Better Credit Report** <sup>[1]</sup>

If you've ever applied for a credit card, a personal loan, or insurance, there's a file about you. This file is known as your credit report. It is chock full of information on where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses with a legitimate need for it. They use the information to evaluate your applications for credit, insurance, employment, or a lease.

### **Links:**

[Building a Better Credit Report](#) <sup>[2]</sup>

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<http://www.idaholegalaid.org/node/1177/building-better-credit-report>

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