



Coerced Debt Assessment

An Economic Advocacy Tool

2024

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PILOT VERSION

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Purpose of the Coerced Debt Assessment

The coerced debt assessment was designed as tool for advocates to help clients identify and address coerced debt created in abusive intimate relationships.

Coerced debt is defined as any non-consensual credit-related transaction that occur in a relationship involving coercive control.

The assessment can help survivors determine if they have coerced debt and document it. The tool includes resources for completing the assessment and information about options for addressing it, such as strategies to keep creditors from suing to take survivors' money or property and to manage coerced debt in divorce.

[CONTENT PLACE HOLDER: This space is reserved for suggestions for integrating the coerced debt assessment into service delivery. We will add this based on input from pilot sites]

How to Use the Coerced Debt Assessment

The coerced debt assessment assesses for two types of transactions that create coerced debt: fraudulent transactions and coercive transactions.

Fraudulent transactions involve using a partner's credit without their knowledge.

Coercive transactions involve using a demand and a threat of harm for non-compliance to compel a partner to take on debt.

This toolkit contains the materials you need to complete these five steps to identify and address coerced debt:



Get a copy of the credit report following the instructions on page 3. Either give the instructions to the person you're helping or do them together. You cannot get someone else's credit report with these instructions.



Prepare the credit report and gather materials following the instructions on Page 4. You can either prepare the credit report on your own or with your client in advance of doing the coerced debt assessment together. For guidance on how to read a credit report, see "How to Read a Credit Report" on page 19.



Go through the credit report one account at a time, answering the questions on pages 5 – 15. Follow the instructions in the assessment to record in Section A (pages 5-7) any coerced debts you find.



Plan action steps for any coerced debts that you find. Refer to "What to do with the coerced debt assessment results" on page 16 for legal options and record notes for actions steps in the notes section on page 18.



Provide your client with the following items at the end of the meeting:

1. Marked up credit report
2. Completed coerced debt assessment
3. "What to do..." section and the accompanying notes

Instructions for Getting a Free Credit Report

1. Go to AnnualCreditReport.com.



DO NOT use any other source for your credit report. (The other sites that say “free credit report” are not really free.). DO NOT enter your credit card information at any point – the credit bureaus may try to sell you products. Your report is free. You don’t have to buy anything.

2. Enter the required personal information, including your first name, last name, date of birth, current address, past address, if moved in the past 2 years, and social security number. They ask for this information to verify who you are.



The current address you provide will be listed on your credit report. If you are trying to keep someone from knowing this information, you may want to use a previous safe address.

3. When given the option to select a credit bureau, choose “Equifax.”
4. Enter your email address and cell phone number. To verify your identity, Equifax will email or text you a code to enter into the system. You will choose an email or text message. If you don't have a personal email or do not own a cell phone you can access safely, you can create a new, free email account for getting your credit report.



The cell phone number you provide will be listed on your credit report. If you are trying to keep someone from knowing this information, you may want to use a previous safe number.

5. Once the credit report appears on the screen, select “Print Credit Report.” The credit report will download to your device. Save the file and print a copy.

“I can’t get my Equifax report, now what?”

- Try TransUnion. Choose how you’d like to receive a passcode, either by phone call or text message. Enter the passcode to access your credit report. Once the credit report appears on your screen, click “Print or Save My Credit Report.” Save the file as a PDF and then print a copy.
- If you can’t get a TransUnion report, try Experian. You’ll need to answer three questions, which may be about past residences or credit accounts. Don’t worry if the list of options includes false answers. The credit bureau includes false answers to make sure you know they are false. If none of the answers look correct, choose “None of the above.” If you don’t know the answers, you can leave the site, start over, and try new questions. Once the credit report appears, click “Print or Save Report.” Save the file as a PDF and then print a copy.

Instructions for Preparing the Credit Report for the Assessment

1. Cross out closed accounts and accounts that do not have a balance.
See page 24 for help determining if an account is closed or paid off.
2. Cross out accounts with authorized user responsibility.
See page 24 for help determining if the survivor is an authorized user on the account.
3. Cross out duplicate accounts, as applicable.
Sometimes credit bureaus mistakenly list the exact same account twice. Sometimes the same credit card is listed more than once because the earlier credit card was lost, stolen, or expired. Cross out any extra entries so that only one account remains.



Please note that during the assessment your client may tell you about refinanced or sold mortgages or consolidated student loans. Do not cross out these accounts as duplicates. Instead, complete the coerced debt assessment for all accounts.

4. Circle the account numbers the credit bureau provides.
This step will help you navigate through the document. See page 25 for an example.
5. In the left margin, put an "I" next to each installment account and an "R" next to each revolving account.
This matters because it affects which questions you'll ask. With installment accounts like auto or student loans, the amount borrowed is set when the account is opened. For revolving accounts like credit cards, the consumer continues to borrow money during the life of the account. Thus, with installment accounts, coerced debt can occur only when the account is opened, whereas with revolving accounts, coerced debt can occur as the account is used. See page 25 for an example.
6. Highlight the following details for each account for easy reference: Creditor, Balance, Status, Responsibility (or "Owner"), Date Opened, and Account Type. See page 25 for an example.
7. Print/copy the following pages. *Exclude accounts you crossed off.*

SECTION	NUMBER OF COPIES
Section A	One copy
Section B	One copy for each account on the credit report
Section C & D	One copy for each installment account on the credit report
Section E & F	One copy for each revolving account on the credit report

SECTION A: COERCED DEBT DETAILS

INSTRUCTIONS: Use the tables in this section to record coerced debts discovered as you do the assessment (Sections B-F). Use Table 1 to record coerced debt for installment accounts. Use Table 2 to record coerced debt for revolving accounts. The graphic below explains what information to include in the tables.

A Account Number	B Responsibility on the Account	C Coerced Debt Tactic	D Purpose of Debt What was purchased fraudulently or coercively? Please be as specific as possible.	E Amount of Debt How much money was spent on the item(s) purchased?
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		

From the credit report, record in **Column A** the account number you circled on the credit report.

From the credit report, record in **Column B** the survivor's responsibility on the account. If it's joint, ask who the account is joint with.

In **Column C**, record the tactic used to create the coerced debt based on the coerced debt assessment.

For **Column D**, ask the survivor what was purchased via fraud or coercion. They should provide their best estimate.

In **Column E**, record how much money was spent on the items. For installment accounts, the amount spent is the original balance listed on the credit report. For revolving accounts, the survivor should provide their best estimate of the amount.

TABLE 1: INSTALLMENT ACCOUNTS

A Account Number	B Responsibility on the Account	C Coerced Debt Tactic	D Purpose of Debt What was purchased fraudulently or coercively? Please be as specific as possible.	E Amount of Debt How much money was spent on the item(s) purchased?
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		

TABLE 2: REVOLVING ACCOUNTS

A Account Number	B Responsibility on the Account	C Coerced Debt Tactic	D Purpose of Debt What was purchased fraudulently or coercively? Please be as specific as possible.	E Amount of Debt How much money was spent on the item(s) purchased?
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint with partner/ex-partner <input type="checkbox"/> Joint with someone else	<input type="checkbox"/> Fraudulent Transaction <input type="checkbox"/> Coercive Transaction		

SECTION B: ACCOUNT DETAILS

1. Account number that you circled on the credit report: _____

2. What type of account is this?

Installment Accounts:

- | | |
|---|---|
| <input type="radio"/> Mortgage | <input type="radio"/> Student Loan |
| <input type="radio"/> Vehicle Loan | <input type="radio"/> Pay Day Loan |
| <input type="radio"/> Vehicle Lease | <input type="radio"/> Unpaid Medical Bill |
| <input type="radio"/> Vehicle Title Loan | <input type="radio"/> Unpaid Utility Bill |
| <input type="radio"/> Loan for Property
other than a Home or Vehicle | <input type="radio"/> Unpaid Rent Bill |
| <input type="radio"/> Personal Loan | <input type="radio"/> Rental Center Account |

Revolving Accounts:

- | | |
|--|------------------------------------|
| <input type="radio"/> Cell phone account | <input type="radio"/> Other _____ |
| <input type="radio"/> Credit Card | <input type="radio"/> Undetermined |
| <input type="radio"/> Home Equity Line of Credit (HELOC) | |
| <input type="radio"/> Line of credit | |

➤ For revolving accounts, go to 3. For installment accounts, go to Section C.

Joint Account Determination (see page 24 for help determining account owner)

3. Was your partner/ex-partner a joint owner on this account for the entire time the account was open?

- | | |
|---------------------------|--|
| <input type="radio"/> No | ➤ If this is a credit card or cell phone account, go to 5. |
| | ➤ If this is a HELOC or line of credit, go to Section E. |
| <input type="radio"/> Yes | ➤ Go to 4. |

4. Tell me about how your partner/ex-partner became a joint owner on the account at the time it was opened.

➤ If 4 indicates fraud or coercion, go to Section E.

➤ If 4 indicates no fraud or coercion, go to next account.

Authorized User Determination

5. Was your partner/ex-partner an unauthorized user on this account for the entire time the account was open?

No Go to Section E.

Yes Go to 6.

6. Tell me about how your partner/ex-partner became an authorized user on the account at the time it was opened.

If 6 indicates no fraud or coercion, go to next account.

If 6 indicates fraud or coercion, go to Section E.

SECTION C: FRAUDULENT OPENING OF INSTALLMENT ACCOUNT

1. Were you aware that this account existed before you got your credit report for this meeting?
 - No Go to 2.
 - Yes Go to 4.

2. Do you suspect that your partner/ex-partner opened this account in your name without you knowing?
 - No Go to next account.
 - Yes Go to 3.
 - I don't know Go to next account.

3. Tell me about that. What makes you think your partner/ex-partner opened it?
 - If 3 indicates no fraud, go to next account.
 - If 3 indicates fraud, record the fraudulent transaction in Section A – Table 1 and then move to next account.

4. Did your partner/ex-partner open this without you knowing?
 - No Go to Section D.
 - Yes Go to 5.
 - I don't know Go to Section D.

5. Tell me about that. What do you know about how they opened it without you knowing? When and how did you discover it?
 - If 5 indicates no fraud, go to Section D.
 - If 5 indicates fraud, record the fraudulent transaction in Section A – Table 1 and go to next account.

SECTION D: COERCIVE OPENING OF INSTALLMENT ACCOUNT

1. What were the circumstances surrounding the opening of this account?

2. Did your partner/ex-partner ask, encourage, or pressure you to open this account?
 - No Go to next account.
 - Yes Go to 3.

3. What if you said "no" to opening the account. Did your partner/ex-partner make you think they might hurt you or a loved one in some way if you didn't do what they wanted? By "hurt you," I mean physically, emotionally, financially, or any other way.
 - No Go to next account.
 - Yes Go to 4.

4. Tell me more about that. What do you think might have happened if you said "no" and didn't open the account?

- If 4 indicates coercion, record the debt as a "Coercive Transaction" in Section A – Table 1 and go to next account.
- If 4 indicates no coercion, go to next account.

SECTION E: FRAUDULENT USE OF REVOLVING ACCOUNT

1. Were you aware that this account existed before you got your credit report for this meeting?

No Go to 2.

Yes Go to 4.

2. Do you suspect that your partner/ex-partner opened this account in your name without you knowing?

No Go to next account.

Yes Go to 3.

I don't know Go to next account.

3. Tell me about that. What makes you think your partner/ex-partner opened it?

If 3 indicates no fraud, go to next account.

If 3 indicates fraud, record the fraudulent transaction in Section A – Table 2 and then move to next account.

4. Did your partner/ex-partner ever use this account without you knowing? This includes charges at the time the account was opened or any later charges.

No Go to Section F.

Yes Go to 5.

I don't know Go to Section F.

5. Tell me about that. What do you know about the circumstances surrounding them using it without you knowing? When and how did you discover they had used it?

If 5 indicates no fraud, go to Section F.

If 5 indicates fraud, go to 6.

Joint Account Holder Determination

- 6.** Was your partner/ex-partner listed as a joint account holder on the account when they used it to make purchases without you knowing?
- No
 - If this is a credit card or cell phone account, go to 8.
 - If this is a HELOC or line of credit, record the fraudulent transaction in Section A – Table 2 and then go to Section F.
 - Yes
 - Go to 7.
- 7.** How did they become a joint account holder on the account? Tell me about how that decision was made.

- If 7 indicates fraud or coercion, record the fraudulent transaction in Section A – Table 2 and then return to Section F.
- If 7 indicates no fraud or coercion, go to Section F.

Authorized User Determination

- 8.** Was your partner/ex-partner listed as an authorized user on the account when they used it to make purchases without you knowing?
- No
 - Record the fraudulent transaction in Section A – Table 2 and then return to Section F.
 - Yes
 - Go to 9.
- 9.** How did they become an authorized user on the account? Tell me about how that decision was made.

- If 9 indicates no fraud or coercion, Section F.
- If 9 indicates fraud or coercion, record the fraudulent transaction in Section A – Table 2 and then return to Section F.

SECTION F: COERCIVE USE OF REVOLVING ACCOUNT




1. Did your partner/ex-partner ever ask, encourage, or pressure you to use or let them use this account?
 - No Go to next account.
 - Yes Go to 2.

2. What if you said "no" to using the account when they asked, encouraged, or pressured you to? Did they make you think they might hurt you or a loved one in some way if you didn't do what they wanted? By "hurt you," I mean physically, emotionally, financially, or any other way.
 - No Go to next account.
 - Yes Go to 3.



3. Tell me more about that. What do you think might have happened if you said "no" to using the account?
 - If 3 indicates no coercion, go to next account.
 - If 3 indicates coercion, go to 4.

Joint Account Holder Determination

4. Was your partner/ex-partner listed as a joint account holder on the account when they pressured you to use it?



- No  If this is a credit card or cell phone account, go to 6.
- Yes  If this is a HELOC or line of credit, record the coercive transaction in Section A – Table 2 and then go to next account.
- Yes  Go to 5.

5. How did they become a joint account holder on the account? Tell me about how that decision was made.



-  If 5 indicates fraud or coercion, record the coercive transaction in Section A – Table 2 and then go to next account.
-  If 5 indicates no fraud or coercion, go to next account.

Authorized User Determination

6. Was your partner/ex-partner listed as an authorized user on the account when they pressured you to use it?

- No  Record the coercive transaction in Section A – Table 2 and then go to next account.
- Yes  Go to 7.

7. How did they become an authorized user on the account? Tell me about how that decision was made.

-  If 7 indicates no fraud or coercion, go to next account.
-  If 7 indicates fraud or coercion, record the coercive transaction in Section A – Table 2 and then go to next account.

WHAT TO DO WITH THE COERCED DEBT ASSESSMENT RESULTS

Help through Credit Bureaus

Two options available to all consumers to deal with issues on their credit reports are the credit freeze and a dispute.

Credit Freeze

A credit freeze prevents new accounts from being opened in your name, including by a partner/ex-partner. Freezing your credit gives you more control over who can access your credit information. Learn more about the credit freeze and/or freeze your credit on the credit bureaus' websites:

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

<https://www.transunion.com/credit-freeze>

<https://www.experian.com/freeze/center.html>

A Dispute

A credit report dispute is when you ask the credit bureau(s) to investigate information your credit report that seems inaccurate or incorrect to you. This can include information that your partner/ex-partner added through coercion or fraud. See the example dispute letter on page 26.

Help through the Legal System

There are two primary avenues for pursuing relief through the legal system: divorce law and consumer law. We provide some general information about these options, but it is best to consult an attorney.

Divorce

If you are divorcing the partner who created your coerced debt, divorce law might help. The divorce could give you money to pay coerced debts or property you could liquidate to pay them. A divorce can also shift responsibility for the debt from you to your ex-partner.



While a judge could rule that your ex-partner is responsible for coerced debt, from the creditor's perspective you may still be responsible for paying the debt. The way the law currently works, a judge's decision in a divorce does not change your contract with the creditor.

WHAT TO DO WITH THE COERCED DEBT ASSESSMENT RESULTS

Consumer Law

Under consumer law there are legal options for dealing with debts, including unauthorized use, statute of limitations, and bankruptcy.

Unauthorized Use

Under the statute for disputing unauthorized use, people can ask their credit-card company or bank to cancel certain credit-card or debit-card debt that somebody created without their knowledge.



A credit card company or bank may require a police report to cancel debt. This may not be a desirable or safe option.

Statute of Limitations

Under the statute of limitations law, people do not have to pay debts that are a specific number of years old (this varies by state) as long as they haven't made any payments or charges on the account in that time frame.



This option can negatively affect your credit score for up to 7 years. It is not a good option to wait out the statute of limitations if you are being sued for that debt.

Bankruptcy

Bankruptcy lets people eliminate some of their debts. For more information, go to <https://www.uscourts.gov/services-forms/bankruptcy> or contact a bankruptcy attorney. You can find a bankruptcy attorney at NACBA, <https://nacba.org/page/find-an-attorney>.



Your address may become part of the public record if you file for bankruptcy.

Talk to an attorney about bankruptcy's effect on divorces or other lawsuits.

Other Legal Remedies

Consult with an attorney to find out more about other federal and state laws that may be helpful. Federal laws like the Fair Debt Collection Practices Act or the Fair Credit Reporting Act may apply to your situation. Many states have versions of these federal laws, and some states even have remedies that directly address coerced debt. Debt also may be uncollectable because you do not own property or have money a creditor could take after winning a lawsuit. To find out more or find an attorney, go to the resources page at the end of this tool (page 27).

HOW TO READ A CREDIT REPORT

In this section, we show you how to read an Equifax credit report. If you are using a Transunion or Experian credit report, refer to their respective websites for instructions on how to read their reports. The links to all three credit bureaus' educational webpages are below.

Experian: <https://www.experian.com/blogs/ask-experian/credit-education/report-basics/understanding-your-experian-credit-report/>

Transunion: <https://www.transunion.com/how-to-read-your-credit-report>

Equifax: <https://www.equifax.com/personal/education/credit/report/>

Main Sections of the Equifax Credit Report that You'll Need for the Assessment

You will use five sections of an Equifax credit report.

1. Summary

- Provides a high-level overview of the content on your credit report
- Includes "Credit Accounts" section which has summary information on open accounts

2. Revolving Accounts

- Consumers can borrow money repeatedly up to a limit.
- Examples are credit cards, home equity lines of credit, and cell phone accounts.

3. Mortgages

- Loans on homes or other real estate
- With the exception of home equity lines of credit, accounts in this section are installment.

4. Installment Debts

- Consumers borrow a lump sum that they repay on a set schedule.
- Examples include vehicle loans and student loans.
- Mortgages are installment debt, but Equifax puts them in their own section.

5. Other Accounts

- Such as child support, rent, or medical bills

Each account entry on the credit report contains up to five sections, including a heading, summary, account history, payment history, and account details section. All closed accounts lack the account history and older closed accounts can lack a payment history. What follows are images of the various sections from a credit report with descriptions of the information they include.

Heading

A B
2.1 JPMCB - CARD SERVICES

- A. Equifax account number
- B. Name of creditor

Summary Section

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

A Account Number	xxxxxxxxxxxx 4702	C Reported Balance	\$5,430
B Account Status	PAYS_AS_AGREED	D Available Credit	

- A. Account number given by creditor – Last four digits will appear.
- B. Whether the account is currently in good standing, late, in collections, etc.
- C. Current amount owed on the account
- D. How much credit a consumer has on a credit card – frequently blank

Account History – Included for Open Accounts Only

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance - Amount owed for past 2-3 years

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021											\$5,741	\$6,133
2022	\$3,178	\$6,780	\$2,950	\$5,564	\$3,880	\$5,005	\$3,914	\$3,051	\$3,259	\$4,885	\$7,336	\$5,671
2023	\$3,755	\$4,733	\$6,333	\$5,993	\$3,353	\$2,973	\$2,720	\$3,972	\$4,150	\$5,812		

Available Credit - Revolving accounts only may have the credit limit for the past 2-3 years.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment - Payments due. For credit cards, the minimum payment is listed.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021											\$57	\$61
2022	\$40	\$68	\$40	\$55	\$40	\$50	\$40	\$40	\$40	\$48	\$73	\$56
2023	\$40	\$47	\$63	\$59	\$40	\$40	\$40	\$40	\$41	\$58		

Actual Payment - Sometimes lists payments actually made.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

High Credit - Highest balance for revolving accounts; original balance for installment accounts.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021											\$19,125	\$19,125
2022	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125
2023	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125	\$19,125		

Credit Limit - Available for revolving accounts only.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021											\$35,100	\$35,100
2022	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100
2023	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100	\$35,100		

Amount Past Due - Is blank if account not past due in last 2-3 years.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Activity Designator - Contains info like the account being sold or closed.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Payment History – Included for Open and Recently Closed Accounts Only

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

- An account with all green check marks (or TN or no data) has not been late within the past 7 years.
- The numbers in red represent how many days an account was late at a given time.
- The purple letters each stand for a negative event:
- V – Usually applies to mortgages or vehicle loans. The consumer returned the real estate or vehicle to the lender.
- F – Real estate loans only. The creditor used a legal process to take the real estate due to non-payment.
- C – The creditor turned over the account to a debt collector.
- CO – The creditor wrote the account off due to non-payment.
- B – The consumer filed a bankruptcy case that included this account.
- R – Vehicle loans only. The creditor took the vehicle due to non-payment.

Account Details

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

A High Credit	\$19,125	L Owner	JOINT_CONTRACTUAL_LIABILITY
B Credit Limit	\$35,100	M Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
C Balance	\$5,430	N Date Opened	Feb 28, 2007
D Amount Past Due		Date Reported	Nov 08, 2023
E Actual Payment Amount		O Date of Last Payment	Nov 2023
F Date of Last Activity	Nov 2023	P Scheduled Payment Amount	\$54
Months Reviewed	99	Q Delinquency First Reported	
G Activity Designator		Creditor Classification	UNKNOWN
H Deferred Payment Start Date		R Charge Off Amount	
I Balloon Payment Date		S Balloon Payment Amount	
J Loan Type	Flexible Spending Credit Card	T Date Closed	
K Date of First Delinquency			

- A. Highest balance for revolving accounts; original balance for installment accounts
- B. Revolving accounts only – the amount the creditor says the consumer may charge
- C. How much is currently owed on the account
- D. Amount that the consumer was supposed to pay and has not paid. If blank, the consumer is currently up to date on payments.
- E. How much was paid during the previous month. This is often blank for revolving accounts.
- F. When the consumer last made a payment or purchase
- G. Includes info like whether the account was sold, paid off, or closed
- H. If an account was deferred (like student loans during the pandemic), when payments will be due again
- I. If there is a large payment due at the end of an installment loan, when that payment is due
- J. The type of account – For accounts in Section 3., this tells you whether it is a mortgage or home equity line of credit.
- K. The first time an account was late or not paid, if ever.
- L. Responsibility – individual, joint, or authorized user
- M. Whether an account is revolving, mortgage, installment, or other
- N. When the account was opened
- O. The most recent time the consumer made a payment
- P. The amount due – For revolving accounts, the minimum payment
- Q. Type and/or amount of first delinquency
- R. If the creditor wrote off an amount, how much
- S. If a large payment is due at the end of an installment loan, how much is due
- T. This will be blank for open accounts.

Examples for Preparing a Credit Report for the Assessment

When preparing a credit report, you will need to identify closed, paid off, and authorized user accounts. This section shows you how.

Finding Closed Accounts and Accounts that are Paid Off

Closed accounts all say "CLOSED" after the creditor name. They also appear after the open accounts in each section.

2.3 BARCLAYS BANK/BANANA REPUBLIC (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 7848	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Accounts that are paid off will have a Reported Balance of \$0.

Finding Joint Accounts

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$19,125	Owner	JOINT_CONTRACTUAL LIABILITY
Credit Limit	\$35,100	Account Type	REVOLVING

The owner field says, "joint_contractual_liability" or "joint."

Finding Authorized User Accounts – Revolving Accounts Only

Account Details

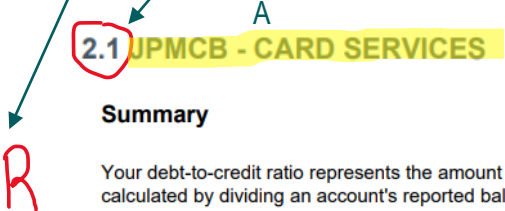
View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$533	Owner	UNDESIGNATED
Credit Limit	\$800	Account Type	REVOLVING

The owner field says, "authorized user" or "undesigned."

Finding Account Information to Highlight for Easy Reference

Circle the account number provided by the credit bureau and write “R” or “I” in the margin to indicate if the account is a revolving or installment account.



Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 4702	Reported Balance	\$5,430
Account Status	PAYS_AS_AGREED	Available Credit	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$19,125	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$35,100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$5,430	Date Opened	Feb 28, 2007
Amount Past Due		Date Reported	Nov 08, 2023
Actual Payment Amount		Date of Last Payment	Nov 2023
Date of Last Activity	Nov 2023	Scheduled Payment Amount	\$54
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Items to highlight:

- A. Creditor
- B. Balance
- C. Status
- D. Responsibility
- E. Date Opened
- F. Account Type

EXAMPLE DISPUTE LETTER

Date

Consumer's Name

Consumer's Address

Credit Bureau Name

Credit Bureau Address

Dear Customer Service Representative:

I am writing for three reasons:

1) The accounts below are unfamiliar to me and I request that you investigate the following accounts and remove them from my credit report. I never authorized these accounts to be opened. I never agreed or signed any paperwork regarding the following accounts. Please investigate and remove.

- IPS Management CO: 1011913 date opened 3-99 amount: \$905
- AMEX 015784212 date opened 4-93 amount: \$68
- US Bank RMS CC: 454568731 date opened 7-92 amount: \$4343

2) Please remove old information from my credit report. All of these have first delinquency dates longer than 7 years and are paid in full.

- Fleet MTG CO: 10202 Date opened: 8-82
- Beneficial/HHF: 125623 Date opened: 12-96
- Ballys: 45678922 DLA: 3-95

3) FRAUD ALERT: It has come to my attention that my partner has been taking out lines of credit in my name by using my identity. Please add the following statement to my credit file:

PLEASE DO NOT EXTEND CREDIT IN MY NAME UNLESS I AM PRESENT. I HAVE REASON TO BELIEVE THAT SOMEONE IS USING MY CREDIT INFORMATION ILLEGALLY.

Please contact me with any questions at 314-444-5444. *[NOTE: Only include a phone number that is listed on your credit report already].*

Sincerely,

Name

Additional Resources

Books

The National Consumer Law Center (2006). Guide to Consumer Rights for Domestic Violence Survivors.

Sharp-Jeffs, N. (2022) Understanding and Responding to Economic Abuse. (UK context, but valuable for people in the U.S. as well)

Online Resources

Prioritizing Debts of Survivors of Domestic Violence

<https://csaj.org/resource/prioritizing-debts-of-survivors-of-domestic-violence/>

Compendium on Coerced Debt

<https://csaj.org/resource/compendium-on-coerced-debt/>

Debt in the Context of Safety: Coerced Debt & Debt Defense for Survivors

<https://csaj.org/resource/debt-in-the-context-of-safety-coerced-debt-debt-defense-for-survivors/>

Coerced Debt, Debt Defense & Safety for Survivors, Part 1

<https://csaj.org/resource/coerced-debt-debt-defense-safety-for-survivors-part-1/>

Coerced Debt, Debt Defense & Safety for Survivors, Part 2

<https://csaj.org/resource/coerced-debt-debt-defense-safety-for-survivors-part-2/>

You can find a bankruptcy attorney at the National Association of Consumer Bankruptcy Attorneys (NACBA) website

<https://nacba.org/page/find-an-attorney>

You can find a consumer law attorney on the LawHelp.Org or National Association of Consumer Advocates websites

<https://www.lawhelp.org/>

<https://www.consumeradvocates.org/for-consumers/>

For sample dispute letters that you can fill in, go to the Consumer Financial Protection Bureau website

<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/sample-letters-dispute-credit-report-information/>