



important facts about credit
CREDIT-ED

*Everything you need to know
about credit management!*

Topic: Judgment Strategies

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1. Judgments are very negative. It means you have been sued and that you were found liable to pay a debt. Judgments can remain in your credit report for 7 years, but they can also be renewed at the creditor's discretion and they can also be re-inserted. Once a judgment expires and the creditor renews it, the new record becomes public. The FCRA allows judgments to be listed for 7 years or longer if the governing statute says so.

It is best to pay a judgment if you owe it, but it's even better...

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