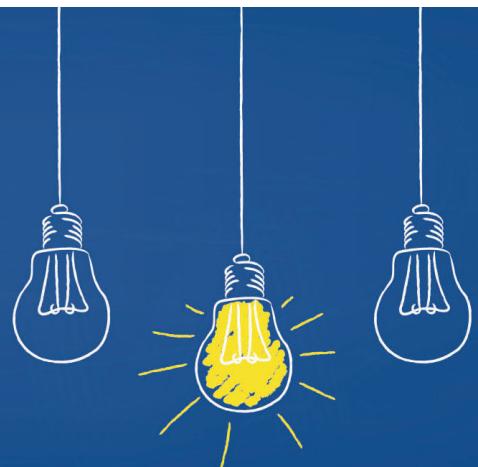


# The Advantage of Adding Rent and Utility Data to Your Credit File



Although **rent, utility and telecommunication payments** are considered major monthly expenses for millions of Americans, the reporting of these type of payments to the credit reporting companies (CRCs) by landlords and property managers is limited.

## WHAT IS UTILITY DATA?



**Utility data** are consumers' payments of water, energy, and electricity



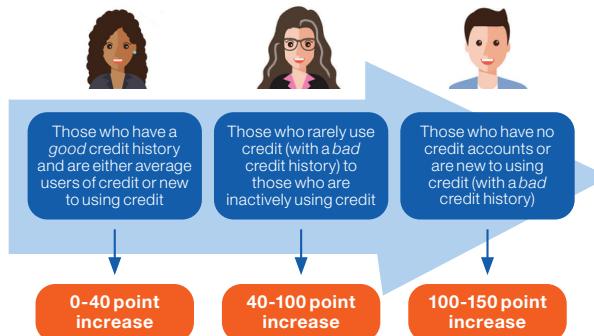
**Telecommunication data** are consumers' payments of cable and mobile phone payments



**Rental data** are consumers' payments of a home or apartment which they do not own but pay monthly like a mortgage

## WHO DOES THIS DATA IMPACT AND HOW CAN THIS AFFECT A CREDIT SCORE?

Everyone's credit profile is different, and the exact impact will vary. Consumers can see a **significant benefit to their credit scores** if rent, telecommunication or utility accounts are added to their credit reports, as shown in the graph below when anywhere from 1-3 accounts are added to a credit file.



## COULD ADDING THIS DATA CAUSE MY CREDIT SCORE TO DECLINE?

If added rent, telecommunication or utility accounts reflect a *missed payment*, the impact to the credit score will likely be negative, especially for those who previously had a clean credit history.



## HOW DOES THIS AFFECT MY OVERALL FINANCIAL HEALTH?

By providing a fair and accurate credit score, VantageScore helps provide people with the opportunity to enter mainstream credit markets and begin to establish credit.

