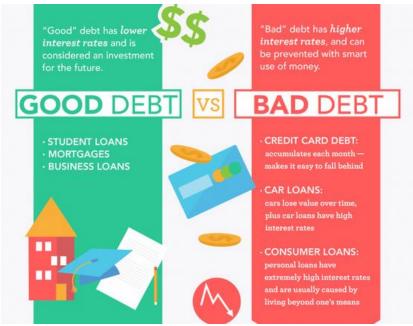




Examples of Hard Versus Soft Inquiries

Trying to figure out what type of inquiry will be placed on your report? Here's a general guide.

| Hard Inquiries | Soft Inquiries |
|---|--|
| Usually | Usually |
| Applying for an auto loan, student loan, business loan or personal loan Applying for a credit card Applying for a mortgage | Checking your own credit score Pre-approved credit card and loan offers Background check, such as those done by employers |
| Sometimes | Sometimes |
| Applying to rent an apartment Verification of identity by a financial institution, such as a credit union or stock brokerage Renting a car Getting a cable or Internet account Opening a checking, savings or money market account Requesting a credit limit increase Getting a cell phone contract | Applying to rent an apartment Verification of identity by a financial institution, such as a credit union or stock brokerage Renting a car Getting a cable or Internet account Opening a checking, savings or money market account |
| | |



The Ultimate Guide to Managing Money in Your 20s -- https://greatist.com/happiness/personal-finances-guide-infographic https://www.moneyunder30.com/six-and-a-half-steps-to-financial-stability

CREDIT If you're brand-new to credit, sign up for a credit card and start using it in order to establish credit history.

Do some research and pick a card with no annual fee (or avoid it by maintaining the minimum account balance or scheduling a recurring direct deposit

Make sure to read the fine print

or transfer).



Stick to one or two cards. A fistful of credit cards makes it easy to rack up debt.



Don't cosign someone else's loan. It's not a good idea to be partially responsible for someone else's debt. If they mess up, it'll sink your credit score, too.









