

Marriage, Credit Scores, and You

Married couples often synch up their vacation times, find common ground for personal tastes, and combine their incomes and financial accounts.

But how does marriage affect your credit scores?

Short answer: not much, unless you want it to. The three credit bureaus do not combine your separate credit histories when you marry. Your individual accounts remain your own. However, jointly held accounts, or accounts for which one spouse is an authorized user on the other's account, will appear on both your credit reports.

When you apply for credit together (for example, for a home loan that you'll need both incomes to support), all of both of your scores and reports will be reviewed by lenders when you apply. But even in that case, your credit histories are considered separately. This can be helpful when one spouse's scores are low, because the other spouse's higher scores can often offset some of the negative impact on a joint application.

Your best bet is for you and your spouse to check your scores and credit reports before applying for any joint loan. Financial experts now often recommend credit monitoring services such as BLG which educate you about credit and scoring, and allow you to check your credit reports and help you legally delete negative information in your credit files. Or, if you just want to check your reports once, then ask me to help you.

Check your credit reports carefully for incomplete or inaccurate information. Now is the best time to deal with inaccuracies. In particular, BLG makes this process easy by automatically highlighting and helping you correct potential errors on your credit reports.

You can also help improve your spouse's credit standing by sharing positive credit history information. How? Make your spouse a joint account holder or authorized user on credit accounts for which you have always made your payments on time. Shoring up your spouses' credit history in this way may help when you apply for loans as a couple later in your married life.

Although your credit reports do not merge, **marriage tends to make individual credit management twice as important** due to the need for larger loans and their tendency to require both of your credit histories to qualify.

Talk about credit management with your partner now and make credit wisdom a priority in your new lives together. Later, looking back at a life shared in health, wealth, and happiness, you'll be glad you did.

I am in the business of helping people improve their credit profile.

(400 – 600) Poor to fair

(600 – 700) Fair to good

(700 – 850) Good to great

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Christy Sandhoff

Gold Financial Services

BLG Regional Vice President



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