

As part of your “green card” application, USCIS requires you to file Form I-944, Declaration of Self-Sufficiency, and supporting documents to help determine whether or not you and/or your dependants are at a high risk of becoming a public charge (using U.S. taxpayer funded public benefits such as subsidized housing, food stamps, etc).

One of those supporting documents is a U.S. Credit Report and Score.

This FAQ addresses what a Credit Report is, how to get it, and what to do if you can’t obtain one.

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\*This material is not intended to substitute as legal advice.

## 1. What is a Credit Report?

A *credit report* is a record of an individual's history managing and repaying their debt which is used to create a person's *credit score*.

The report contains a variety of information, including:

- Personal Information: Name, address, employment history, etc.
- Accounts: Open and closed accounts (like loans and credit cards)
- Applications: Applications for new credit (like a credit card)
- Public Records: Like bankruptcy record.

This report is constantly being updated based on your financial activities.

## 2. What is a Credit Score?

A credit score is a 3-digit number ranging from 300-850 that summarizes the historical credit information on the credit report. Higher scores are better as they indicate better credit management and repayment.

## 3. How to obtain your Credit Report?

U.S. Credit Reports can be obtained free of charge once a year from the three national credit reporting agencies.

For the purposes of your USCIS application, please plan to obtain your credit report (all pages) from ONE of these agencies - [Equifax](#), [Experian](#), and [TransUnion](#). Be sure that the report includes the score.

## 4. What to do if you do not have a Credit Report?

Some applicants may not have a U.S. credit report or score because they do not have a Social Security Number (SSN) or have not used credit while in the United States. If an applicant does NOT have a credit report, they should include alternative documents such as evidence of continued bill payment. Additionally, applicants can also try to include a letter from one of the three credit reporting agencies stating that they have no credit score or a note that there is no report available.

## 5. What to do after you obtain your Credit Report?

Please send us an electronic copy of the complete Credit Report and Credit Score provided by the agency. A separate report for each applicant is required.

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