

How long is a bankruptcy on my credit report?

By law, bankruptcies may be reported for up to 10 years from date of discharge.

Discharge date is when the bankruptcy is finalized and completed. This can be anywhere from a month or two after filing to several years.

The bankruptcy is first placed on your credit report when you file the papers, however, it comes off 10 years AFTER it has been discharged.

Therefore a bankruptcy can actually stay on your credit report longer.

We're not really sure how long a bankruptcy that is dismissed can stay on your record... If you know please e-mail us with that information.