

Credit Reporting FAQ's

I'm trying to buy a house and my lender just told me I have negative information from child support on my credit report. I missed a few payments in the past but now I pay every month. Why is this happening?

Child Support Services (CSS) is required by federal law to report all past-due child support to the credit bureaus. CSS updates accounts to Equifax, Experian and Trans-Union every month.

CSS reports past due child support on a credit report as a Tradeline Account. This account includes any current support due and any arrears that have become 30 to 180 days past due on the child support order.

We report the monthly payment due and the monthly payment received. Any unpaid monthly payment becomes a past due balance. The past due balance must be satisfied and the current monthly payment due must be paid in order to be reported as current.

If you have any further questions, please contact the local county child support professional handling your case. If you do not know the local county child support professional handling your case, call the State Enforcement Unit at 303-866-4323.

This information is submitted to the above credit bureaus based on the industry standards required.



COLORADO
Child Support Services

Department of Human Services
www.childsupport.state.co.us