
Divorce and Credit Scores

Can my divorce hurt my credit score?

A divorce itself has no impact on your credit score. **Divorce could hurt your credit score** if payments aren't made on accounts you hold jointly with **your** ex or soon-to-be ex. In some **divorce** proceedings, **the** judge declares one spouse responsible for **the** joint debt. If that spouse fails to make a payment, **the** creditor **will** add **the** late payment to both **your credit** reports.

<https://www.thebalance.com/will-divorce-affect-your-credit-score-960993>

What should I do to protect myself from debt that my spouse is responsible for?

You should write to creditors to ask them to close any joint accounts. Otherwise, you will be held responsible for the current debt and any future debt if your spouse continues to use the account.

<https://www.lawny.org/node/16/what-happens-property-after-divorce>

If I've been incarcerated for over 7 years, but divorced for less than that time, how does that affect my credit?

If you have been incarcerated for 7 years or more, you probably don't have a credit score. Most debt (with the exception of bankruptcy, education debt and child support) goes off the credit report after 7 years. So one advantage for having been incarcerated 7 years or longer is that if you had previous bad credit, you don't any longer. But you will have to rebuild credit (upon release) because you basically have NO credit history (positive or negative). If, however, you had any joint accounts that your ex-husband is still using, those accounts could impact your credit, so verify that all joint accounts have been closed. An example of a joint account would be a shared credit card or a shared bank account or a shared home purchase.