Credit Time Tracker

Use retention periods to find when credit report items are removed.

GRADE 6 · TEKS 6.14.E

6.14.E "describe the information in a credit report and how long it is retained;"

NAME ____________________ DATE __________

TRACK THE YEARS

A credit report can list identifying information, credit accounts, payment history, credit inquiries, and bankruptcy information. In general, many negative account items can stay for seven years, hard inquiries for two years, and a bankruptcy can stay for up to ten years. To find a removal year, add the retention years to the year the event began.

WORKED EXAMPLE

A late payment first became delinquent in 2011. It can stay on a credit report for 7 years. What is its removal year?

1. Start with the delinquency year: 2011.
2. Add the retention period: 2011 + 7.
3. 2011 + 7 = 2018.

Answer: 2018

PRACTICE 6 problems

1 A late payment first became delinquent in 2020. Use the 7-year retention period. What is its removal year?

ANSWER ____________________

2 A collection account first became delinquent in 2016. It can be reported for 7 years. What is its removal year?

ANSWER ____________________

3 A hard credit inquiry was made in 2024. It stays on a credit report for 2 years. What is its removal year?

ANSWER ____________________

4 A bankruptcy was filed in 2013. It can stay on a credit report for 10 years. What is its removal year?

ANSWER ____________________

5 A hard inquiry was made in 2021, and a negative account item first became delinquent in 2018. What is the removal year for each item?

ANSWER ____________________

6 A negative account item will be removed in 2030 after 7 years. In what year did it first become delinquent?

ANSWER ____________________

APPLY IT Show your work

1 Riley's family plans to add a phone line. A collection account first became delinquent in 2017 and has a 7-year retention period. If the phone company checks the report in 2023, how many more years can the collection account remain on the report?

WORK SPACE

ANSWER ____________________

2 Ava's older cousin is planning to rent an apartment near a college campus. Her report has a hard inquiry from 2022 and a bankruptcy filed in 2015. Which item has the later removal year, and how many years later is it?

WORK SPACE

ANSWER ____________________

CHALLENGE One step up

Put these credit report items in order by removal year. If items have the same removal year, show that they tie. Explain your reasoning: a late payment first became delinquent in 2019, a hard inquiry was made in 2025, and a bankruptcy was filed in 2016.

WORK SPACE AND ANSWER

ANSWER KEY **Credit Time Tracker** GRADE 6 · TEKS 6.14.E

PART 1 · PRACTICE

#	PROBLEM	ANSWER
1	A late payment first became delinquent in 2020. Use the 7-year retention period. What is its removal year?	**2027**
2	A collection account first became delinquent in 2016. It can be reported for 7 years. What is its removal year?	**2023**
3	A hard credit inquiry was made in 2024. It stays on a credit report for 2 years. What is its removal year?	**2026**
4	A bankruptcy was filed in 2013. It can stay on a credit report for 10 years. What is its removal year?	**2023**
5	A hard inquiry was made in 2021, and a negative account item first became delinquent in 2018. What is the removal year for each item?	**Hard inquiry: 2023; negative account item: 2025**
6	A negative account item will be removed in 2030 after 7 years. In what year did it first become delinquent?	**2023**

PART 2 · APPLY IT

1. **1 more year** Add 7 years to 2017 to get a removal year of 2024. From 2023 to 2024 is 1 year.
2. **The bankruptcy has the later removal year, 1 year later.** The hard inquiry removal year is 2022 + 2 = 2024. The bankruptcy removal year is 2015 + 10 = 2025, which is 1 year later.

CHALLENGE

Late payment and bankruptcy: 2026, tie. Hard inquiry: 2027. 2019 + 7 = 2026, 2016 + 10 = 2026, and 2025 + 2 = 2027.

Accept equivalent equations and clear explanations that use the correct retention period for each item. This worksheet uses whole-year addition, although actual credit reporting can depend on exact dates and reporting rules.