

THE DIFFERENCE BETWEEN PAID IN FULL AND SETTLED IN FULL

Self.

PAID IN FULL

SETTLED IN FULL

What it means ?

You've paid your debt and any applicable fees, interest or penalties in full.

You've not paid the entire amount of debt, but your creditor settled for less than the full amount.

How it appears on your credit report ?

Your account shows a zero balance and is marked as paid in full.

Your account shows a zero balance but it is marked as a settlement or as settled for less than full.

Impact to credit score

Making payments as agreed and on time always contributes to a positive payment history, which is 35% of your FICO® Score.

A settlement is considered derogatory so it may have a negative impact on your payment history, which is 35% of your FICO® Score.

The Better Life Paid In Full

Michael Rajnik



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