

# **CREDIT BUREAU REPORTING FOR FOC CUSTOMERS**



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**State Court Administrative Office**  
**Friend of the Court Bureau**  
Michigan Supreme Court

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**What is “credit bureau reporting” and how does it affect me?**

The friend of the court (FOC) reports how well a person pays his or her child or spousal support to a Credit Reporting Agency (CRA). When there is late support on a credit report, it can be difficult to get a loan or open a credit card. If a credit report shows a history of late support payments or a large amount of late support due, lenders may reject or deny a loan.

**What law governs credit bureau reporting?**

The Friend of the Court Act (MCL 552.512) requires an FOC to report a support payer to a CRA when the payer’s late support amount is equal to or greater than two months of support. For example, if support charges at \$300 per month, the late balance would be reported if it reaches \$600 or more. The FOC may also report to the CRA if the payer asks to be reported to show his or her good payment record.

**What credit agencies receive child support information?**

The Michigan child support computer system reports credit information to two CRAs: Innovis and Experian. Both may share data with other CRAs.

**How does the FOC do credit reporting?**

The child support computer system will automatically report accounts that have a high enough late balance to the CRAs. The computer system first sends notice to the account payers. If the payer does not object or pay off the entire late balance within 21 days, then the computer system submits the account information.

FOC offices may also manually report a payer if:

- The payer asks the FOC to file a report.
- The court orders credit reporting.

**What does the FOC report to the credit bureau?**

The FOC reports late support to the CRAs and includes the payer’s name, case number(s), case county, and the amount of late support. The late support balance will be reported to CRAs monthly until it reaches zero.

Support includes payments to or for the benefit of a child or a spouse. It may include medical, dental, or other health care expenses, childcare expenses, the mother’s expenses related to pregnancy and birth, spousal support, and surcharges.

**How would a payer know he or she is being reported to the CRAs?**

The FOC will send notice to the payer before reporting to a CRA. Support payers should always make sure their contact information is updated with the FOC.

**How can I dispute or object to the information reported to the CRA?**

Support payers object to the notice of credit bureau reporting within 21 days of the notice date. The only acceptable objections to CRA reporting are:

- mistake of fact about the amount of late support, or
- it is the wrong person.

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