



Rent Reporting 101:

How Can My Rent Payments Impact My Credit Score?



Download The
Esusu App Today.

Available on the App Store and Google Play



Your Rent + Esusu

Esusu is the one-stop shop for renter financial health.

Traditionally, paying rent doesn't help your credit score. Esusu and your property are working to change that by reporting your on-time rent payments to the three major credit bureaus.

How It Works

1. Create your free Esusu account.
2. Pay rent as you normally do.
3. Build credit and track your progress in the Esusu app.

Help Grow Your Credit Score With Rent Reporting

53+

Average credit score increase*†

664

The average credit score established by first-time Esusu renters within 12 months***†

270k+

Renters established a credit score for the first time through Esusu.*

Esusu is a financial technology company, not a bank. Lending services provided by third-party partners. Esusu only reports on-time rent payments and does not report missed or late rent payments to the credit bureaus. Using Esusu rent reporting services does not guarantee an increase in credit scores or approval for any credit product, as scores are determined by credit agencies using multiple factors including payment history on other accounts, credit utilization rates, and other variables. Individual results vary and are not guaranteed.

* Based on active renters at active properties from enrollment through Q4 2025. Average credit score increase calculated by comparing enrollment credit score to latest available credit score as of Q4 2025, treating renters with no credit score at enrollment as having a score of zero.

** Average first-time credit score calculated for renters with no credit history at enrollment. Data based on active, opted-in renters at active properties from enrollment through Q1 2026. Statistics may not be representative of all renters.

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