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## Schufa — What It Is and How to Get It

Schufa is a German credit scoring system. You need it to rent an apartment. Learn how to obtain it.

**Deutsche Begriffe:** Schufa | Schufa-Auskunft | Bonitätsprüfung | Schufa-Score

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## Schufa — German credit scoring system

### What is Schufa?

**Schufa** (Schutzgemeinschaft für allgemeine Kreditsicherung) is the largest credit information company in Germany.

Your **Schufa-Score** (0 to 100) tells companies if you're financially reliable:

- 97-100: Excellent
- 90-97: Very good
- 80-90: Good
- 50-80: Average (credit problems)
- Below 50: Poor (credit denial)

### Why Do You Need Schufa?

You need Schufa-Auskunft (report) for:

- Renting an apartment (EVERY landlord asks!)
- Phone contracts
- Credit cards
- Loans

## How to Get Schufa-Auskunft?

Option 1: Free (once per year)

Go to [meineschufa.de](https://meineschufa.de) and order **Datenkopie (nach Art. 15 DS-GVO)**.

- It's FREE (GDPR right)
- Wait 1-4 weeks for the letter
- Contains all your data

Option 2: Paid (instant)

On [meineschufa.de](https://meineschufa.de) you can buy:

- **Schufa-BonitätsAuskunft** (€29.95) — what landlords want
- **meineSCHUFA kompakt** (€3.95/month subscription) — online access

## New to Germany = No Schufa?

Yes, if you just moved, you have no Schufa history. This is usually a problem when renting.

### Solutions:

1. Show your landlord a bank statement or employment contract
2. Offer a larger deposit
3. Ask your employer for a reference letter
4. Use services like Wunderflats (for expats without Schufa)

## How to Build Good Schufa?

- Pay all bills on time
- Open an account at a German bank
- Take a small loan (e.g., for a phone) and pay regularly
- Don't change bank accounts every month
- Don't take multiple loans at once
- Don't ignore bills and payment reminders
- Don't submit multiple credit applications (each lowers your score)

## Error in Schufa?

You can fix it! Write to Schufa requesting a correction (Berichtigung). You have the right to do so.

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