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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 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 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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