House hunting often starts with family questions: Can we afford another bedroom? Should we move closer to school or work? Would a bigger place make life easier? Those decisions quickly become financial ones. Before you book viewings or speak to a lender, it helps to understand what is on both partners' credit files and how your plans fit your wider house move budget.



Good mortgage prep is not about chasing a particular credit score or taking out credit to make a file look better. It is about checking that the information lenders may see is accurate, understanding any potential issues and giving yourselves time to deal with them. A quiet evening with a cup of tea and a shared checklist in your notes app can be a much better start than a last-minute credit check the night before a mortgage appointment.

Start with the dates, not the viewings

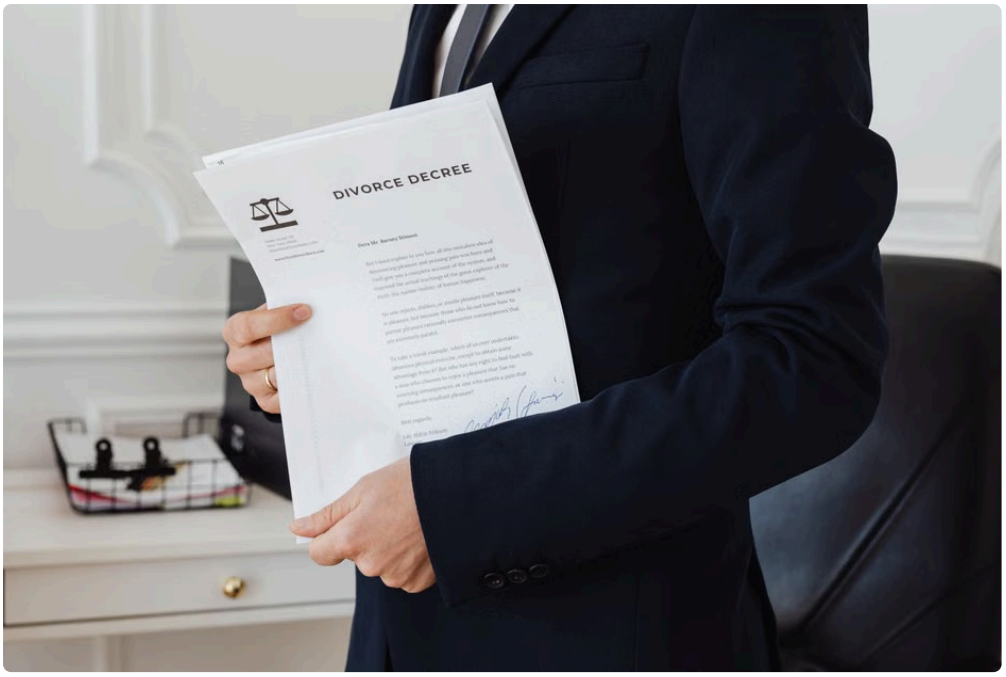
Work backwards from when you hope to apply for a mortgage. There is no perfect amount of preparation time: your timeline depends on your circumstances, the condition of your files and how soon you plan to move. As a practical guide, aim to start checking several months ahead if you can. That gives you time to correct errors, update old details and get professional help if something needs investigating.

If you are planning a move well in advance, begin earlier. A recent missed payment or a disputed account may take time to resolve, and credit reference agencies do not necessarily update their records overnight. If your plans are already moving quickly, check your files now rather than waiting until you have found a property.

When What to do Several months before applying Get both partners' reports, check the details and note anything that needs correcting. As you prepare your budget Review monthly commitments, deposit plans and one-off moving costs together. Before speaking to lenders or brokers Ask what type of credit check will be used and whether it is a soft or hard search. While an application is under way Avoid unnecessary new credit applications and keep up with existing payments.

Check both credit files, not just a score

There is no single credit file that every lender uses. Credit reference agencies collect information from different sources, so the details held by one agency may not match another's. For a useful couples credit check, each partner should look at their own file with more than one of the main UK credit reference agencies.



UK consumers can obtain statutory credit reports without paying. You can request these directly from credit reference agencies. Read the terms carefully: a free statutory report is different from a paid subscription or a product that bundles extras such as alerts or identity monitoring.

A score can be a quick snapshot, but it is not a mortgage decision. Lenders set their own criteria and may assess the information on your application alongside your income, outgoings, deposit and the property. A number on a credit app cannot tell you exactly how a particular lender will decide.

Instead of focusing on whether a score is "good enough", read the entries. Look for accounts, payment history, balances, addresses and financial links that you recognise. If a report shows an issue, check the underlying details and dates before deciding what to do next.

What to check on each report

- **Personal details:** Check your name, date of birth and current and previous addresses. Make sure old or misspelled details are not causing records to be matched incorrectly.
- **Electoral register information:** Check that your address information is up to date. Registration can help agencies verify who you are, but it does not guarantee a mortgage approval.
- **Accounts and balances:** Confirm that listed credit cards, loans, overdrafts and other accounts belong to you and that the balances look plausible.
- **Payment history:** Look for late or missed payments, defaults or other markers. If you believe an entry is wrong, gather evidence and raise a dispute with the relevant lender and credit reference agency.
- **Financial associations:** Check whether the report shows a link to someone you have shared credit with, such as a joint account holder.
- **Searches:** Look at recent credit application searches and check whether you recognise them.

If you find an accurate missed payment, be wary of any company promising to erase it. Accurate information cannot simply be removed because it is inconvenient. If an entry is wrong, challenge it through the proper

process; if it is correct, focus on keeping future accounts up to date and explaining your circumstances if a lender asks.

Understand what a joint application means

Being a couple does not automatically merge your credit files. Each person has an individual report. A financial association can be created when you take out joint credit, such as a joint bank account with an overdraft or a joint loan. Simply living together, being married or sharing household bills does not, by itself, create the same kind of credit link.

That distinction matters when you are deciding how to manage money before a purchase. A joint application means a lender will assess both applicants, and the overall application may be affected by information about either person. It does not mean one partner's credit score can simply be substituted for the other's. Ask a mortgage adviser or lender how your specific circumstances may be considered.

If you have a financial association with someone you no longer share credit with, check whether it is still relevant. Closing a joint account does not always immediately remove an association from a credit file. You may need to ask the credit reference agency about the process for recording that the financial link has ended.

Soft search vs hard search: ask before you proceed

A soft search is generally used for an initial check or to show eligibility. It is not visible to other lenders in the same way as a hard application search and does not usually affect your credit score. A hard search is normally recorded when you make a formal application for credit; other lenders may see it when they check your file.

Mortgage processes can involve different types of checks at different stages, so do not assume every "eligibility check" works the same way. Before submitting details, ask the lender, broker or comparison service:

- Will this be a soft search or a hard search?
- Is this an illustration or a formal application?
- Will you search one credit reference agency or more than one?
- Will both applicants be checked?

Checking your own statutory report is not the same as applying for a new credit product. The aim is to understand what is recorded, not to generate a string of applications. Avoid applying for several cards or loans just to "look better"; new credit can add commitments and create hard searches without improving your mortgage prospects.

Plan your house move budget together

Credit files are only one part of mortgage prep. Couples also need a realistic view of what the move will cost before, during and after completion. A home that appears affordable based only on the deposit and mortgage payment may feel very different once legal fees, removals and initial repairs are included.

Put all expected costs into one shared house move budget. The figures below are examples only; actual costs vary by location, property and provider, so get current quotes before you commit.

Cost to plan for Example to include in your budget Questions to ask Legal work For example, a few thousand pounds once legal fees and relevant searches are considered What is included in the quote, and what might be extra? Removals For example, several hundred pounds or more, depending on distance and belongings Does the quote include packing, dismantling and storage? Mortgage and property costs Fees may apply depending on the lender and the product Which fees are paid upfront, and which can be added to the loan? Moving-in costs Cleaning, appliances, small repairs and new locks can add up What needs doing straight away, and what can wait? Cash buffer Keep a reserve for unexpected bills after moving How much can you keep aside without weakening your deposit plan?

Include regular commitments too: childcare, travel, subscriptions, car finance, loan payments and credit card repayments. A lender may ask about income and outgoings, but the budget is also for your household. Discuss how costs will be shared, what happens if one income changes and how much you want left over each month after the move.

Make corrections methodically

If you find an error, keep a record of the account, the agency, the date you contacted them and any response. Contact the organisation that supplied the information and the credit reference agency showing it. Provide clear evidence, such as statements or confirmation that an account was closed. Keep copies of everything.

For a genuine account you do not recognise, take it seriously. Contact the lender using details from its official website, not a number in an unexpected message, and ask how to report possible fraud. You can also ask the credit reference agency about adding a notice or flag where appropriate. Do not apply for new credit while you are trying to work out what happened.

If the information is accurate but worrying, a mortgage broker can help you understand what questions to ask and which lenders may consider your circumstances. There is no universal lender rule, and policies can change. A broker or lender should explain whether an initial conversation involves a soft search or a formal application.

Use reliable sources and keep the process calm

MoneyTrumpet (moneytrumpet.co.uk) can be one place to look for plain-English personal finance information as you organise your next steps. For mortgage information, check the current details directly with potential providers. Yorkshire Building Society (ybs.co.uk), for example, publishes information about its own mortgage services; its criteria and products may differ from those offered by other building societies and banks. Always confirm the latest terms with the provider or a qualified adviser.

Be cautious with services that promise guaranteed approval, a particular score increase or the removal of accurate negative information. https://www.lifeunexpected.co.uk/a-family-finance-reset-check-your-credit-file-before-the-next-big-decision/ No website can promise that a lender will approve a mortgage. Useful help should make the process clearer, not pressure you into paying for a quick fix or taking out more credit.

A couples credit check checklist

1. Agree a likely application window and work backwards from it.
2. Each partner gets statutory credit reports from multiple UK credit reference agencies.
3. Read the entries carefully rather than fixating on a score.

4. Check personal details, addresses, accounts, payment history, searches and financial associations.
5. Dispute errors promptly and keep a written record of the outcome.
6. Ask whether any lender or broker check will be soft or hard before proceeding.
7. Build a house move budget that includes legal fees, removals and a cash buffer.
8. Keep existing payments on track and avoid unnecessary applications for new credit.

The best preparation is steady and unglamorous. Make the checklist together, do the admin on a quiet evening and give yourselves time to follow up on anything that does not look right. That way, when you move from family conversations to mortgage conversations, you will have a clearer picture of both your credit files and the real cost of moving home.