



Alternative Credit References List

***Note:** Anyone with no open lines of credit on the credit report will have to provide 12 months of “on time” payment history from 2 of these creditor examples.

1. Gym membership
2. Hulu
3. Netflix
4. Life insurance
5. Daycare
6. Landscaping
7. Auto insurance (mandatory in most states)
8. Electric
9. Water
10. Cable
11. Cell phone
12. Alarm
13. Exterminator
14. Trash/Sewer
15. Buy Here/Pay Here (auto, jewelry, furniture)
16. Dental plan
17. Doctor payment plan for services