



**U.S. ARMY CYBER CENTER OF EXCELLENCE
AND FORT GORDON
OFFICE OF THE STAFF JUDGE ADVOCATE
Legal Assistance Division**



This Information Paper from the Fort Gordon Legal Assistance Division contains general legal information on a topic upon which Legal Assistance Attorneys typically advise. The information provided is general in nature and does not constitute formal, specific legal advice. If you wish to receive legal advice specific to your situation, please consult an attorney.

Cyber Advocacy: Credit Reports and the CARES Act

The recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act places special requirements on companies that report your payment information to credit reporting companies. These requirements apply if you are affected by the coronavirus disease pandemic and if your creditor makes an agreement (called an “accommodation” in the Act) with you to defer a payment, make partial payments, forbear a delinquency, modify a loan, or other relief.

How your creditors report your account to credit reporting companies under the CARES Act depends on whether you are current or already delinquent when the agreement is made.

If your **account is current** and you make an agreement to make a partial payment, skip a payment, or other accommodation, then the creditor is to report to credit reporting companies that you are **current on your loan or account**. This applies **only** if you are meeting the terms of the agreement.

If your **account is already delinquent** and you make an agreement, then your account will **maintain that status** during the agreement until you bring the account current.

If your account is already delinquent and you make an agreement, and you **bring your account current**, the creditor must report that you are current on your loan or account.

This CARES Act requirement applies only to agreements made between January 31, 2020 and the later of either:

- 120 days after March 27, 2020; or,
- 120 days after the national emergency concerning COVID-19 ends.

The CARES Act also applies to certain federal student loans and includes requirements relating to suspending payments and credit reporting. During the period that payments on federal student loans are suspended by the Department of Education, any payment that has been suspended is to be reported as if it were a regularly scheduled payment made by the borrower.

Additional Information

For additional information, visit <https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions>. For legal issues, you may contact the Fort Gordon Legal Assistance Division located at 267 Heritage Park Lane, Building 35202, Fort Gordon, Georgia. You may reach the office by calling (706) 791-7812 / 7813. To comply with social distancing guidelines, the Legal Assistance Division’s lobby is currently closed to the public; however, the telephone lines are being answered and voice messages monitored.