



## How to Get Your FREE Credit \*SCORE\*

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In September we talked about the importance of pulling your free credit REPORT annually. It's also possible (and a good idea) to pull your free credit SCORE. One key to utilizing this information in a meaningful way is to understand the DIFFERENCE between your credit report and your credit score.

Your **credit score** is the numerical value calculated from information in your credit file. Lenders and landlords use this information to assess your "credit risk" at that time. Your **credit report** is a summary of your financial reliability - for the most part, your history of paying debts and other bills.

**Contributing writer for *Free From Broke*, Glen Craig, advises the best way to access your free credit score.**

By law, you're allowed to pull a free credit score if you apply for credit and any of the following occurs:

- You're denied credit
- You have to pay a higher interest rate
- Your insurance rates go up (due to your credit score)

It's important to note you generally have 60 days to request the information from the credit score provider, in writing, if you want a free copy of your score.

### **No strings attached access**

**Below are 3 websites you can visit to access your free credit score:**

1. Credit Karma: Visit [www.creditkarma.com](http://www.creditkarma.com) to access your TransRisk score and Vantage score.
2. Credit Sesame: Visit [www.creditsesame.com](http://www.creditsesame.com) to view your Experian score.
3. Quizzle: Visit [www.quizzle.com](http://www.quizzle.com) to review your Experian score.

### Access with credit monitoring service sign-up

In some cases, you will be offered a free credit score as part of a credit monitoring service. Many of these services will offer a free trial, usually for 7 to 14 days. You will likely have to provide a credit card number, so make sure you understand what you are signing up for before you do it. Also, remember to cancel before your free trial period is up.

**Below are 4 websites that offer access to free scores if you sign up for a service:**

1. [TransUnion](#)
2. [Equifax](#)
3. [GoFreeCredit](#)
4. [FreeCreditScore](#)

### Access after applying for a loan with us

If you apply for a loan that requires us to pull a current record of your credit score, we will be happy to share that information with you, as well as offer advice for lowering your current debt load and/or increasing your credit score.

[Click here to read the full article.](#)

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