

# Your Credit Report, Your Credit Score

Your credit report and your credit score are two key pieces of credit information. They can help you see how you manage credit currently. Both give you ideas on how to improve your credit.

## Your Credit Report: What It Is

Your credit report is a record of how you borrow and repay money. It looks at your loans, your credit cards, and your other credit use.

## How to Get a Free Copy of Your Credit Report

You can get a copy of your credit report at any time. You can get it for free once a year. Three nationwide consumer credit reporting companies, Equifax, Experian, and TransUnion provide this information. Learn more through [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com), or call toll-free at 1-877-322-8228.

## Your Credit Score: What It Is

A credit score is a complex math equation that evaluates many types of your financial information. A banker or lender uses your score to determine how financially safe you are. This helps you get a loan, a credit card, or some other financial service.

Credit Score	Grades in School
990	A
501	F

Note: The three nationwide consumer-reporting companies tend to use scores between 501 and 990. The FICO score system uses a range of 300–850. Each reporting company and lender assigns slightly different credit scores. If you request your credit score from different consumer reporting companies, you’ll discover that the numbers are close but not always the same.

## How to Learn Your Credit Score

Pay the additional fee (of around \$10) to learn your credit score. Ask for this when you request a copy of your credit report. Currently this is one of the least expensive and easiest ways to learn your credit score.