You have many different credit scores

It's normal to see slightly different numbers

EXAMPLE:

726

You saw your credit score online, provided by your credit card company

EXAMPLE:

698

You signed up for a separate, free credit monitoring service, and checked your score there

EXAMPLE:

711

Your auto lender showed you the credit score it used to evaluate your loan application

TIP: At a given point in time, lenders are probably looking at slightly different scores than the ones you see.

Scores are calculated at different times, in different ways

Credit report data

A score uses data from a credit reporting company, and each may have slightly different data:

- Equifax
- TransUnion
- Experian
- Others

Timing

Your scores are not calculated on a fixed schedule, so they depend on:

- When data is updated at a reporting company
- When your score is actually calculated

Scoring models

Companies have created multiple versions of their scoring models and update them frequently:

- FICO
- VantageScore
- Other custom models

TIP: Parts of the credit score business are beyond your control. What you can do is make it a habit to check your credit reports each year through annualcreditreport.com and fix any errors.

Your credit history and behavior form the basis of your credit scores

Payment history

Current unpaid debt

Length of credit history

% of available credit used

Type of debt and when it started

New applications for credit

TIP: The way you use and repay debt affects your credit score, so your score can be helpful in tracking and improving your credit use and behavior. Paying loans on time and staying well below your credit limit helps you get and keep good credit scores.

cfpb Consumer Financial Protection Bureau

See more about managing credit at **consumerfinance.gov**