



What is a Credit Score?

A credit is a number that summarizes your credit risk, based on a snapshot of your credit report at a particular point in time. Credit scores range from 300 to 850. The higher the score, the lower the risk. That score is calculated by a mathematical equation that evaluates many types of information from your credit report. By comparing this information to the patterns in hundreds of thousands of past credit reports, the credit score estimates your level of future credit risk.

You have three credit scores, one for each of the three credit bureaus: Equifax, Transunion, and Experian. Each score is based on the information the credit bureau keeps on file about you.

The score from each credit reporting agency considers only the data in your credit reporting at that agency. Your score may be different at each of the main credit reporting agencies. If your current scores from the credit reporting agencies are different, it's probably because the information those agencies have on you differs. If your information is identical at all three agencies, each credit score should be very close.