

Frequently Asked Questions

Where Can I Get My Credit Report?

There are many places that have your credit report available to you, but don't be fooled! Most of them charge you fees to "monitor" your account. A big one is freecreditreport.com. You may have heard their catchy commercial, but their fees are not so catchy. It will cost you a monthly \$14.95 for a one time look at your credit report. The ONLY place you want to go is Annual Credit Report, which is linked on the website. This website offers one completely free credit report a year. This site offers you the choice of taking all three reports; Transunion, Equifax, and Experian. There is also a lot of different options you can click on and services you can sign up for that are listed. Be careful to only get your credit report.



How do I Read My Credit Report?

The TransUnion Report is pretty basic. It breaks down your history into credit cards you have, businesses that have run your credit, and loans that you currently hold. There's a video under links that goes thru it a little more in depth!

What is the Average Credit Score?

The chart below consists of the breakdown of the percentage of Americans and where they fall with their credit scores.

Credit Score	Percent of Borrowers
660 +	70%
620 - 659	18 %
580 - 619	9 %
550 - 579	2.7 %
520 - 549	0.3 %