

How to obtain a Free FICO Score

How you can obtain a Free FICO Score

Why you should get your free FICO Score today

Buy a car with an auto loan? Buy a house with a mortgage? Get the best rate on credit cards? Then you will find it important to maintain a good FICO Score. The FICO Score is what credit lenders use to gauge your risk as a borrower to the credit lender. It shows to the credit lender the likelihood that you, as a borrower will default in the next 24 months. You should monitor your FICO Score because it's your FICO Score that determines your interest rate and terms. The lower your FICO Score and you will see that the higher your interest rate and worse off you will be with the terms the credit lender will impose on you. The contact information for free FICO Scores from Experian, Equifax, or TransUnion INDIVIDUAL CREDIT REPORTING AGENCIES: Equifax Web: <http://www.equifax.com/>

Phone: 1 800 685 1111 Experian

Web: <http://www.experian.com/>

Phone: 1 866 200 6020 TransUnion

Web: <http://www.transunion.com/>

Phone: 1 800-888-4213

- Prices for credit reports vary from \$14.95 to \$34.95 (prices may have changed).

- Each credit reporting agency offers their own calculation of FICO scores to consumers. Get FICO scores for Free Get Equifax FICO Scores

- 300-850 Get Experian score FICO Scores

- 330-830 Get TransUnion Scores

- 150-934

FICO credit scores are the ones that most lenders, 90 percent use, don't settle for another type of credit score. Over the years many imitators to the original Fair Isaac model have come out some of them you may have heard of such as TransUnion Score, an Experian Plus score, or the VantageScore which was developed in cooperation with the three major credit bureaus. Keep in mind that no one, not the major lender pay attention to these scores. The one they, 90 percent, of credit lenders use is FICO Score. Never look at a three digit credit score and assume you are getting a FICO Score, the banks along with other credit lenders are pretty particular when it comes to FICO Scores. Finding, Getting, Obtaining your Free FICO Credit Score is a Process The Process will begin with a search for various companies which offer Free FICO Credit Scores. The result will be a lot of online businesses offering you a free score. These Free FICO scores will require you to sign up for a pay service. The most popular types services that are offered is credit monitoring. If you would like to stay on top of your FICO credit score you should sign up for a credit monitoring service. You can obtain a free FICO Score by signing up for these services, get a free FICO Score then cancel your service before they charge your credit card. Just make sure you cancel in time. Read their terms of service. Some companies make it difficult to cancel the service, by requiring a mandatory few weeks you need to be signed up for the credit monitoring service or requiring that you cancel over their slow voice mail system. But you can always cancel even though they make you jump through a couple hoops.

There are a plethora of companies that offer free FICO Scores, but I recommend you stick with the good names such as MyFICO. Keep an eye out for scam sites or companies that you've never heard of. These are the ways to get your FICO Credit Score for Free (or Cheap)

- MyFICO Score Watch (free 30 days trial)
- TranUnion CS Credit Report + FICO Score
- Equifax Credit Watch Gold + Score Power
- Suze Orman's MyFICO Platinum Kit
- MyFICO Standard Score and Report
- MyFICO Quarterly Monitoring