

## Free Tools and Resources We Recommend: Credit Score

All tools listed below use soft credit pulls meaning they should **not affect** your credit score because you are checking your credit or your own purposes. A hard inquiry typically occurs when a lender checks your credit due to an application for a loan or credit card.

### AnnualCreditReport.com

The Fair Credit and Reporting Act (FCRA) allows everyone to receive a free credit report from each of the three credit reporting agencies once a year. All you have to do is visit [annualcreditreport.com](http://annualcreditreport.com) and request your report online.

You can also request your annual credit report by phone or by mail.

**By Phone:** Call 1-877-322-8228. For TTY service, call 711 and ask the relay operator for 1-800-821-7232.

**By Mail:** Complete the [Annual Credit Report Request Form](#) (can download online) and mail it to:  
Annual Credit Report Request Service, P.O. Box 105281, Atlanta, CA, 30348-5281

### Credit Karma



Credit Karma is a free-to-use web application that allows you to access your credit score monthly.

They are able to provide your credit score for free because they provide credit card and loan recommendations. If a user applies for a credit card or loan through credit card they receive a small commission. Credit Karma provides a VantageScore not a FICO score, but both scores are typically in the same ballpark. Credit Karma has also added a credit monitoring tool where they will email you about significant changes to your TransUnion report.

### NerdWallet

Is a newer player in the free credit score game. They also offer insight into your credit score and have many tools similar to Credit Karma. The score provided is also your VantageScore, not FICO score. You can even play around with their credit simulator tool.



### Other Ways to Get Credit Score for Free

- Discover Credit Scorecard
- American Express (Cardholder only)
- Citibank credit cards (Select cardholders)
- Bank of America (Select cardholders)
- Chase (Select cardholders)
- Walmart Credit Card Accounts
- Some Credit Unions (Members only)