



## FREE online Credit Score Check Guide

	WHAT	HOW	WHO	NOTES	PRO & CON
Quizzle  <a href="http://www.quizzle.com">www.quizzle.com</a>	Offers a credit score & report.  Comprehensive FREE report once every six months.	Visit their website & make an online profile. Need your social security.  Time depends on how well you know your *financial information.	Simple and colorful site.  Uses Equifax for credit report and VantageScore to determine score	Users report seeing slightly lower numbers than compared to FICO (not free) by 50 points on average. ✓ Offers comprehensive report as well as score ✓ Free credit report every 6 months	<b>PRO:</b> Can see your score and report in the same site. Easy to use and utilizes well known calculator.  <b>CON:</b> Less accurate score than the rest (compared to FICO).
Credit Karma  <a href="http://www.creditkarma.com">www.creditkarma.com</a>	Allows you to monitor your credit score daily.  <b>BEST CHOICE</b> for just credit score *most accurate*		Very simple user interface!  Uses Equifax and some aspects of VantageScore as well as TransUnion to determine score.	✓ Has home affordability calculator ✓ Debt repayment calculator ✓ Simple loan calculator ✓ Credit score simulator	<b>PRO:</b> For solely credit score purposes-- this is the most accurate and user friendly site.  <b>CON:</b> It doesn't offer a report at all.
Credit Sesame  <a href="http://www.creditesame.com">www.creditesame.com</a>	Allows you to monitor your credit score daily.		Uses Experian National Equivalency to determine score.  Not a type of score most lenders look at.	*Compared to FICO, is on average 33 points off* ✓ Let's you set goals ✓ Offers advice ✓ Yearly free credit report	<b>PRO:</b> Score is more accurate (compared to FICO) than Quizzle.  <b>CON:</b> Less user friendly, calculator not as well known.

\*Financial info such as Payment History, Age & Type of Credit, Total Balances/Debt, and recent Credit Behavior are used to calculate score.