



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 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)





Free Tools and Resources We Recommend: Credit Protection

Credit Monitoring



A credit score is hugely important when it comes to financing a car, home, or other large purchase. So why wouldn't you protect it? A small error made by a credit bureau, not reported, could be costly when applying for a mortgage. Monitoring your credit can also be helpful in detecting identity theft. The good news is, there are numerous credit monitoring services accessible to consumers.

Free Credit Monitoring

Credit Karma

Credit Karma is known for allowing consumers to easily access and view their credit score. Did you know they offer a free form of credit monitoring now, too? The best part, it's free! All you have to do is create a Credit Karma account and then sign-up for credit monitoring on their site. Credit Karma's monitoring is very basic. They monitor two bureau's TransUnion and Equifax. The credit monitoring service is supposed to send you alerts about a suspicious activity like a new hard inquiry or account connected to your report. As a bonus, you can dispute inaccuracies with TransUnion within the Credit Karma app.

Credit Sesame

Offers a free basic version of their online tool. In the free version, you receive your TransUnion VantageScore, free credit monitoring, and \$50K in identity theft insurance. Credit Sesame also has more extensive paid versions ranging from \$9.95 to \$19.95 a month. Credit Karma's free version does not offer identity theft insurance. Also, unlike Credit Karma, you can only view information from TransUnion in the free version.

Paid Credit Monitoring

There are a number of paid credit monitoring services that have various pros and cons. A lot of these paid services offer more extensive monitoring like dark web account monitoring, change of address, and access to public records. Some also offer access to your credit score as well.



- Privacy Guard (14-day trial for \$1)
- IdentityForce (Most Extensive features)
- Experian IdentityWorks (Great for Families)
- TransUnion (\$19.95 a month)
- LifeLock (Built for Preventing Identity Theft)
- ProtectMyID (AAA and Experian Partnership)
- AARP ID Protection (\$12.99 a month)

