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[How To Get Your Credit Score Completely Free](#)
But your credit score — the number derived from your credit history and used by lenders when you apply for a credit card or mortgage — was harder to come by.

Where can I get my credit score?

Your credit scores are calculated based on the information in your credit reports. If there are errors on your credit reports, they can reduce your scores unnecessarily. TIP If you are shopping for a mortgage, knowing one of your credit scores can help you find out the range of mortgage rates you can expect.

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You will have to provide identification information to find out your credit score, but you can do this very quickly and easily and you should be able to get an immediate indication of your credit score. All of these credit reporting agencies also allow you to check your full credit history by ordering a free copy of your credit report once a year.

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In her series, "How To Be a Rich Bitch," financial expert Nicole Lapin helps you tackle life's little money mysteries so you can get it together

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We will give you tips and tools to understand your credit score. Find Out Your Credit A free credit report these days can help you keep a vigilant eye

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If you fall into late payments, the quicker a lender can contact you, the less likely your account will end up with a Default or a Serious Credit Infringement. So the more ways you give a lender to get hold of you, statistics show that the less risk you present to a lender. This has a

relatively small negative impact on your credit score.
[What is My Credit Score - How to Check Your Credit - Wells ...](#)

It also documents each time you or a lender requests your credit report, as well as instances where your accounts have been passed on to a collection agency. Financial issues that are part of the public record, such as bankruptcies and foreclosures, are included, too. Your credit score is a number that represents your creditworthiness. Scores can also be referred to as credit ratings, and sometimes as FICO Scores, created by Fair Isaac Corporation, and typically range from 300 to 850.