



Why Your **CREDIT SCORE** May Differ

It's normal for your credit score to differ based on how it is being pulled, when it is pulled and how you've been using your credit. According to the **Consumer Financial Protection Bureau (CFPB)**, here is more insight into how credit scores are calculated.

HOW CREDIT SCORES ARE CALCULATED



CREDIT REPORT DATA

A score is calculated using data from a credit reporting company. Each of these companies' scores may vary slightly.



TIMING

Your credit score may vary based on when data is updated by the reporting company and when your score is being calculated.



SCORING MODELS

Reporting companies have created multiple versions of their scoring models and may update them based on FICO, VantageScore and other models.

What Makes Up **YOUR CREDIT SCORE**?

- Payment history
- Current unpaid debt
- Length of credit history
- Percentage of available credit used
- Type of debt and when it was started
- New applications for credit

Contact me today to learn more!



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