

My Free Credit Scores Are All Different. What Gives?

July 6, 2016 by JJ Marcus ★ 1 Comment

[Advertiser Disclosure](#)



There are lots of places that offer free [credit scores](#) nowadays, but not every score is the same. Even when you pull your free credit scores, chances are the scores will be different.

Why is that?

Free credit scores can differ because of the scoring model used, the credit bureau supplying the data and how frequently that information is reported to places offering free credit scores.

“They don’t always pull the same accounts,” explains Brette Sember, author of “The Complete Credit Repair Kit.” “There may be some information missing which can affect a score, too.” Also, “they don’t monitor your information in real time,” she says. “They only actually check periodically, so it depends on who checked what, when.”

Here are three reasons your free credit scores may not look alike.



Get Your Free Credit Score & Monitoring

Plus Weekly Updates From Our 50+ Experts

[Get It Now](#)

[Privacy Policy](#)

1. Scoring Models Differ

There are two major credit scoring models — [FICO](#) and [VantageScore](#) — and credit sites and card issuers tend to offer one or the other. While the latest versions of FICO and VantageScore have the same scoring range — from 300 to 850 — each weighs the factors comprising those scores differently. For instance, VantageScore says its scoring system benefits those with a thin credit file. (You can [learn more about VantageScore](#) here.)

One of the most common credit score misconceptions is that you have only one score, when in reality you have [several dozen credit scores](#). Consumers, in fact, have multiple FICO scores, which can vary based on the credit bureau supplying the data.

2. Lenders Tweak Formulas

Many financial institutions make adjustments to scoring formulas so they are more specific to their credit business. For example, an auto lender might weigh one’s auto payment history more heavily.

3. Timing Matters

As Sember notes, the score you receive may depend on how often your credit information is calculated and when the scores are updated. Your free credit score might not reflect your new home mortgage or paid-off [credit card debt](#). Or that new credit card with a higher credit limit — which reduced your credit utilization ratio, or how much debt you carry on all your credit card(s) versus their total available limits — may not be showing up yet.

So what’s a person to do?

Think of it this way: The scores are all accurate depending on the scoring model and when it was last updated. But things change, and credit is fluid. Free credit scores are best used as more of a guide than a precise figure. The point is to track your credit score to make sure it’s moving in the right direction by always paying your bills on time and in full. (You can [get two of your credit scores, updated each month, for free](#) on [Credit.com](#).)