

## Your Credit Score and the Price You Pay for Credit

**AKHIL AGEER**

Your Credit Score	
Your Credit Score	<b>761</b> Source: <b>Experian</b> Date: <b>08/31/2025</b>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of <b>250</b> to a high of <b>900</b>.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Score Range</p> <p>Your credit score ranks higher than <b>61</b> percent of U.S. consumers.</p>
Checking Your Credit Report	
Understanding Your Credit Score	

<p><b>What if there are mistakes in your credit report?</b></p>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p><b>How can you obtain a copy of your credit report?</b></p>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p><i>By Telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By Mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to: <b>Annual Credit Report Request Service</b> P.O. Box 105281 Atlanta, GA 30348-5281</p>
<p><b>How can you get more information?</b></p>	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>