



Why are my scores different for the 3 credit bureaus?

In general, when people talk about "your score," they're talking about your FICO® score. But in fact, there are three different FICO scores developed by Fair Isaac – one for each of the three credit bureaus – Experian, TransUnion and Equifax. Fair Isaac makes the scores as consistent as possible between the three credit bureaus, but even if your information was exactly identical across all three, your scores might still slightly differ because the models for the three bureaus were developed separately. However, in this case, all three scores would be within a few points of each other.

While there will almost always be some minor differences in your scores across the three credit bureaus because of the slightly different models, significant score differences can result from the following situations:

- Not all credit scores are "FICO" scores developed by Fair Isaac Corporation. So, make sure the scores you are comparing are actual FICO scores.
- All of your credit information may not be reported to all three credit bureaus. The information on your credit report is supplied by lenders, collection agencies and court records. Don't assume that each credit bureau has the same information pertaining to your credit history.
- You may have applied for credit under different names (for example, Robert Jones versus Bob Jones) or a maiden name, which may cause fragmented or incomplete files at the credit reporting agencies. While, in most cases, the credit bureaus combine all files accurately under the same person, there are many instances where incomplete files or inaccurate data (social security numbers, addresses, etc.) cause one person's information to appear on someone else's credit report.
- Lenders report credit information to the credit bureaus at different times, often resulting in one agency having more up-to-date information than another.
- The credit bureaus may record the same information in different ways.