

CREDIT REPORT

VS.

CREDIT SCORE



A **credit report** includes your previous and current credit history and activity. Lenders might look at your credit reports to get a detailed understanding of your credit history.



A **credit score** uses your credit report to develop a score representative of your creditworthiness. A higher score indicates to lenders that you are credit-responsible.

Reading Credit Report Scores

Lita Epstein



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