



FINANCIAL RESOURCES

Consumers have the right to a **FREE** credit report from each of the three major credit bureaus every year at www.annualcreditreport.com. This website is sponsored by the three major credit reporting bureaus.

Equifax

888/397-3742

www.equifax.com

Experian

800/888-4213

www.experian.com

TransUnion

800/888-4213

www.transunion.com

- www.annualcreditreport.com does not provide the credit score for free. There is a cost depending on what source you purchase your score from.
- www.myfico.com is a website that allows you to purchase all three credit scores.
- www.creditkarma.com is a website that allows you to get your Fico Score for FREE
- www.myBankrate.com is a website that allows you to get your Fico Score for FREE
- **Consumer Financial Protection Bureau (855) 411-2372:** <http://www.consumerfinance.gov/>
- **Compare credit card offers in order to determine which card is best for you:** www.creditcards.com
- **Compare mortgage, refinance, insurance and CD rates. Expert analysis of home loan finance topics/trends:** www.bankrate.com

15+ Credit Score Statistics for 2023: [15+ Credit Score Statistics for 2023 \(finmasters.com\)](http://finmasters.com)

Key Findings

- The average credit score in the US is **714** as of 2022.
- The Silent Generation records the highest average score of any age group with a **760** average.
- Native American communities recorded the lowest average score of **612**.
- Minnesota is the state with the highest average score (**742**), while Mississippi has the lowest (**680**).
- Only **1.3%** of Americans have the best possible credit score of 850.
- Nearly **1 in 3** U.S. consumers have subprime credit.
- **9.68%** of the U.S adult population is “credit invisible”.
- **34%** of credit reports contain errors.
- Credit report disputes are at an all-time high.