
Credit Scores Video Transcript

One day, Laura called the number for AnnualCreditReport.com. She wanted to check her credit, and she knew their credit reports were really free.

Two weeks later, Laura got her free report in the mail. That same day, her husband Tony saw an ad for a free credit score. He went online to get his free score. He thought it was cool to know his number. He figured it would tell him whether he had good or bad credit.

But Laura was happy to know that the information in her report was right – and that it said she paid her bills on time. Tony still thought he got the better deal. Sure, Laura could see her credit information. But he knew his score. And it was free.

But a month later, Tony changed his mind. His credit card bill had a strange charge for a credit monitoring service. It turns out, his “free” score signed him up to pay \$29.99 a month for credit monitoring.

He got his credit card to cancel the charge...but Tony didn't think he got the better deal anymore.