



FundFoundr

# Hard vs. Soft Pull — Quick Reference

Which credit checks hurt your score, which don't — and how to shop smart

Here's a myth worth dropping today: **checking your own credit never hurts your score**. That fear keeps people out of their own dashboard — exactly where they should be watching their progress. This card clears it up so you monitor freely and skip the few checks that cost you points. *(New to your dashboard? Pair it with our guide “Reading Your Progress.”)*

## Two kinds of credit checks

- **Soft pull (soft inquiry)**. A look at your credit that is *not* tied to a new application. It is only visible to you and **never affects your score** — pull your own report as often as you like.
- **Hard pull (hard inquiry)**. Happens when you *apply* for new credit and a lender checks your file to decide. It can lower your score a little — usually **fewer than 5 points** — and matters more if your file is still thin.

## What triggers each

### Soft — never affects your score

- Checking your own score or report (incl. your monitoring dashboard)
- “Pre-qualified” / “pre-approved” offers
- Insurance quotes (auto / home)
- An employer's background check
- Your existing lenders reviewing your accounts

### Hard — can lower your score a little

- Applying for a credit card
- Applying for an auto loan or lease
- Applying for a mortgage
- Applying for a personal or private student loan
- Some credit-limit-increase requests (depends on issuer)
- Some apartment, utility & cell-phone applications (see note)

## Shopping for a loan? Group it into ~2 weeks

When you compare offers for the **same** kind of loan, scoring models bundle those checks so your shopping doesn't pile up:

### THE RULE

**Do all your rate-shopping for one loan within about 2 weeks (14 days), and the multiple checks count as a single inquiry — so you're covered under every scoring model.**

- Applies to **auto loans, mortgages, and student loans**.
- Does **not** apply to **credit cards** — each card application counts on its own, so don't apply for several at once.
- **14 days is safe everywhere**. Newer FICO models allow up to 45 days to de-duplicate rate-shopping; older FICO and VantageScore use ~14 — so ~14 days covers you under every model.

## Safe anytime vs. think twice

### Safe anytime

- Checking your own score and report — as often as you want
- Looking at your monitoring dashboard to follow progress
- Accepting a pre-qualified *offer to view* (no application yet)
- Getting insurance quotes

### Think twice / space it out

- Applying for several credit cards close together
- Opening new credit mid-repair — check with us first
- Saying yes to “just one more” store card at checkout
- Letting a dealer run your credit at multiple lenders outside your shopping window

## Good to know

- **One inquiry, start to finish**: you apply » a hard inquiry posts » ~12 months of minor score impact » ~2 years on your report » then it's gone. No single inquiry is worth a panic.
- A few hard inquiries while you're building is normal. The thing to avoid is *needless* ones.
- **Ask us first when you're...** weighing a balance-transfer offer, setting up a payment plan, or eyeing any new card or limit increase mid-repair — one quick question beats a surprise hard pull.

### BOTTOM LINE

**Check your own credit all you want — it's free and it's safe. Save hard pulls for credit you actually intend to open, and group loan shopping into about two weeks.**

This card shares general credit education, not personalized financial or legal advice. We can never guarantee specific score outcomes; how an inquiry affects you depends on your full credit profile and the scoring model a lender uses.

Sources: myFICO on credit inquiries, rate-shopping windows, and inquiry timing; CFPB on hard vs. soft inquiries; Experian/TransUnion on inquiry triggers. General education, current as of June 2026.

**Questions? We answer every one.**

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