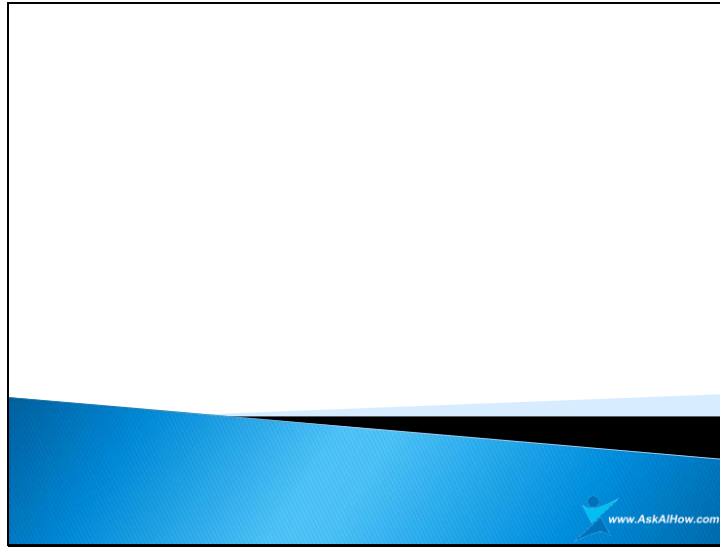


CR10 – IMPROVING YOUR CREDIT SCORE

Slides and Notes

Slide 1



Slide 2



What We Will Cover

- ▶ What Is a FICO score
- ▶ How is It Determined
- ▶ How can You Improve It



Slide 4

Who is FICO?

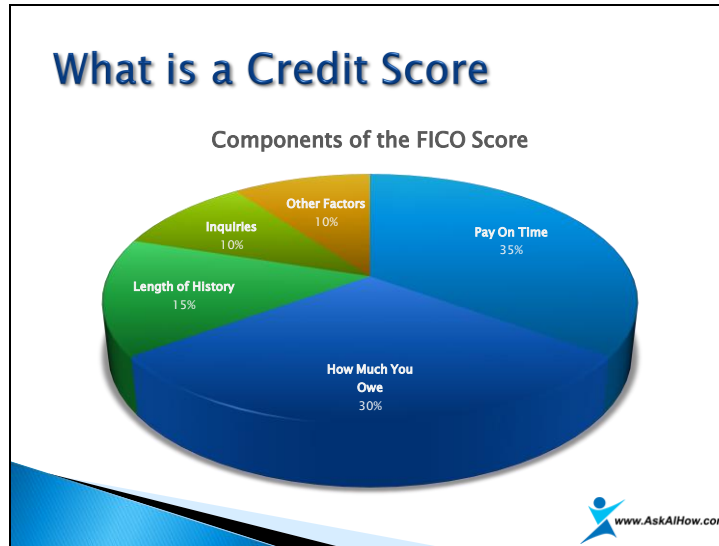


The image shows a FICO credit score of 850. To the right is a semi-circular gauge labeled 'FICO® Credit Meter' with a scale from 300 (min) to 850 (max). The scale has markers at 300, 580, 670, 740, 800, and 850. The needle points to 850.

- ▶ Predictive Analytics
- ▶ Fair Isaac Company
- ▶ 300 to 850
- ▶ Higher is Better




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What is NOT in your FICO Score

- ▶ Employment Information
- ▶ Address
- ▶ Interest Rates
- ▶ Credit Counseling
- ▶ Soft Inquires



More than One FICO

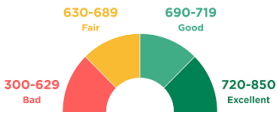
Experian	Equifax	TransUnion
Most widely used version		
FICO® Score 8	FICO® Score 8	FICO® Score 8
Versions used in auto lending		
FICO® Auto Score 8 FICO® Auto Score 2	FICO® Auto Score 8 FICO® Auto Score 5	FICO® Auto Score 8 FICO® Auto Score 4
Versions used in credit card decisioning		
FICO® Bankcard Score 8 FICO® Score 3 FICO® Bankcard Score 2	FICO® Bankcard Score 8 FICO® Bankcard Score 5	FICO® Bankcard Score 8 FICO® Bankcard Score 4
Versions used in mortgage lending		
FICO® Score 2	FICO® Score 5	FICO® Score 4
Newly released version		
FICO® Score 9 FICO® Auto Score 9 FICO® Bankcard Score 9	FICO® Score 9 FICO® Auto Score 9 FICO® Bankcard Score 9	FICO® Score 9 FICO® Auto Score 9 FICO® Bankcard Score 9
FICO® Bankcard Score 9	FICO® Bankcard Score 9	FICO® Bankcard Score 9
FICO® Auto Score 9	FICO® Auto Score 9	FICO® Auto Score 9
FICO® Score 9	FICO® Score 9	FICO® Score 9

- ▶ Auto Lending Models
- ▶ Mortgage Models
- ▶ Credit Card Models
- ▶ CRAs Use Different Models


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Credit Score Ranges

- ▶ Above 720: Excellent
- ▶ 690-719: Good
- ▶ 630-689: Fair
- ▶ Below 630: Poor



The gauge chart is a semi-circle divided into four segments. From left to right: a red segment labeled '300-629 Bad', a yellow segment labeled '630-689 Fair', a green segment labeled '690-719 Good', and a dark green segment labeled '720-850 Excellent'. The segments are separated by thin white lines.



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Improving Your Score

- ▶ Check Your Credit Report and **FIX ERRORS**
- ▶ Pay Your Bills **ON TIME**
- ▶ Watch your **Utilization Rate**
- ▶ Clear Collections, Liens and Judgements



Secret Tactics to Improve Your Score

- ▶ Credit Card **Increases**.
- ▶ Get **another** Card
- ▶ Get Utilities to **Report** you
- ▶ **Do Not** close Unused Accounts
- ▶ Debt Consolidation Plan



Underground Secret Black Ops Tactics to Improve Your Score


- Get a **SECURED** Credit Card
- Get a **“CD LOAN”**
- Get Added as an **Authorized User**
- **Re-Aging** existing Accounts
- Experian Boost and UltraFICO



Finally...

“A big part of financial freedom is having your heart and mind free from worry about the *‘what if’s’* of life.”

~*Suze Orman*



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Slide 14

