

FICO® Score Open Access Program for Credit and Financial Counseling

This FICO® Score Summary is provided for the exclusive use of:



Provided on: **Jane Smith**
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Your FICO® Score was pulled on: **9/1/2018**
FICO® Score version: **FICO® Score 9**
FICO® Score is based on data from: **TransUnion**
Your FICO® Score Rating: **Fair**

Key Factors Affecting Your FICO® Score

1) Number of accounts with delinquency

Missed and late payments, including the number of late payments, how late they were, and how recently they occurred, are important to FICO® Scores. Your score was impacted because your credit report shows one or more accounts with missed payments or some other serious derogatory indicator, such as a bankruptcy, on your credit report.

Keep in mind

It's important to pay bills on time. Generally, people who remain current on payments appear less risky to lenders.

2) Time since derogatory public record or collection is too short

FICO® Scores consider the recency of a derogatory public record (such as a bankruptcy) or collection on a person's credit report as a powerful predictor of future payment risk. Your score was impacted by the length of time since a public record or collection.

Keep in mind

Most public records and collections stay on a person's report for no more than seven years – though bankruptcies may remain for up to 10 years. However, as the item ages, its impact will gradually decrease.

Additional Information

What is a FICO® Score?

A FICO® Score is a three-digit number calculated from the credit information on your credit report at a particular point in time. FICO® Scores summarize information in your credit report into a single number that lenders can use to assess your credit risk quickly, consistently, objectively and fairly. Lenders use FICO® Scores to estimate your credit risk – how likely you are to pay your credit obligations as agreed. And it helps you obtain credit based on your actual borrowing and repayment history, without consideration of prohibited types of information such as race or religion.

How can I learn more about FICO® Scores?

Your financial counselor can provide additional FICO® Score information, or you can visit our website for more FAQs and information at: www.ficoscore.com/education

FICO® Score Disclaimer:

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