



American
Financial
Network

Your FICO® Score

The Heartbeat of Your Financial Health

Presented by John Sample

What is your

FICO Score?



Sometimes referred to as your **FICO® score**, your credit score offers lenders a quick and objective picture of your credit risk and ability to repay.



Scores range from 300 -850. The higher the score the lower the risk.



What is your

FICO Score?



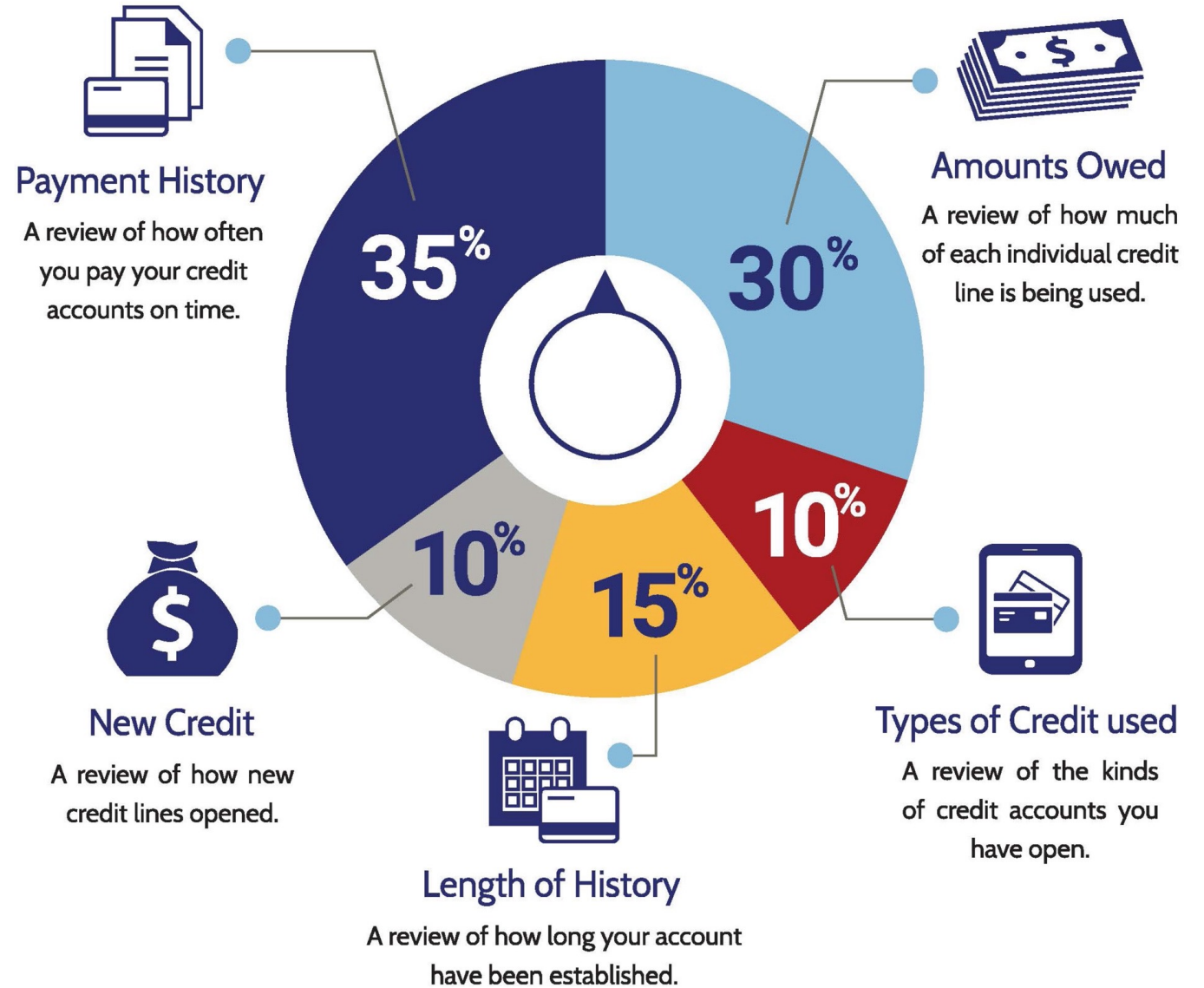
A FICO® score is the mathematical calculation of several different factors.



Each of these factors are given a certain percentage in determining the amount of risk a lender would be taking in offering you, a credit card, a car loan, a student loan or a mortgage.



Calculating Your FICO Score



AFN is not a tax or financial advisor. Please consult a licensed tax advisor and appropriate government agencies for any effect on taxes or government benefits.

3 Reporting Agencies

Experian

Experian.com

Equifax

Equifax.com

Transunion

Transunion.com

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Maintaining & Improving Your **FICO Score**

1

Check your credit report annually.

2

Pay off debts, don't move to other cards.

3

Keep balance low on credit cards and other sources of revolving credit.

4

Pay all bills on time.



Maintaining & Improving Your **FICO Score**

5

Don't remove credit history.

6

Don't open new credit card accounts.

7

Contact creditors or consult a Credit Counselor.

8

Don't open a lot of new accounts quickly.



A woman with curly hair is sitting at a desk, looking down at a document. She is wearing a light-colored shirt. A laptop is open in front of her. The background is slightly blurred, showing a wall with some papers or notices.

Credit is a critical component of your over financial health.

Maintaining a good FICO[®] Score can mean getting a loan faster loan and with better terms. The objective nature of the FICO[®] Score process allows for a fair assessment of your ability to repay a loan without fear of discrimination of any kind.

Have questions?
Contact me anytime!

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