

# FAMILY FINANCES

## Knowing The Score About Credit Scores

(NAPSA)—Learning more about your credit score may be to your credit—and a new program may help you find out what you need to know.

Until recently, a person could not get their individual credit score.

And even if he or she did get it, that person might not know what the score meant or what could be done to improve it.

Fortunately, that has changed. The company that writes the formulas, Fair, Isaac & Co, and the nation's largest credit reporting agency, Equifax, have teamed up to help consumers learn more about their credit standing—and to be able to do something about it.

They offer SCORE POWER, a credit product designed to enlighten and enable consumers who want to proactively manage their financial health.

SCORE POWER provides consumers with their individual Equifax Credit Profile, their current BEACON score, and a personalized score analysis that explains how the score may be interpreted by lenders and affected by past credit behavior.

The BEACON score is a three digit number from 300 to 850, developed by Fair, Isaac—also referred to as a “FICO” score—that is calculated on the consumer’s Equifax Credit Profile.



**How does your credit rating score? A new online service helps you find out.**

All this information comes to the customer online in seconds and remains available for 30 days. And there’s a consumer support center at a toll-free telephone number or online to help consumers understand their score and credit standing.

Because the FICO score is used by the vast majority of lenders throughout the United States, Equifax and Fair, Isaac know it’s important for consumers to see the same exact score the prospective lender sees.

You can order SCORE POWER online at [www.equifax.com](http://www.equifax.com) or [www.myfico.com](http://www.myfico.com) to help manage your credit.