

Free FICO[®] Score and Credit Analysis Tool

Your credit score has a big impact on your financial well-being.

It tells creditors how likely you are to pay back the money you want to borrow. The lower your credit score, the riskier you appear to lenders, and the more you will likely pay for loans, credit cards and insurance premiums. Credit scores are also used more and more by potential employers, landlords, utility companies and others. If your credit score looks bad, you look bad.

What you don't know can hurt you.

The FINRA Investor Education Foundation is pleased to make FICO[®] Scores—and ad-free information and tools in the FICO Standard product—available free of charge to active duty service members and their spouses through installation military financial educators and counselors.

With the myFICO[®] tool, you can:

- ▶ See your credit score at-a-glance
- ▶ Visualize what's hurting—and helping—your score
- ▶ Simulate how different actions will raise or lower your score
- ▶ Develop an action plan to put you on the road to a higher FICO score

What does my credit score affect?



Credit Cards



Mortgage



Home Equity Loan



Auto Loans



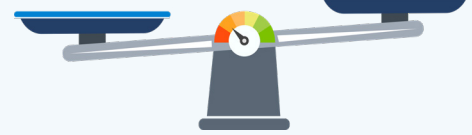
Student Loans

Hurting your score

High Credit Usage
Missed Payments
Seeking Credit
Accounts with Balances

Helping your score

No serious delinquencies



Small actions can lead to big changes.

Living within your means, using debt wisely and paying all bills on time, every time are smart financial moves that will put more money in your pocket to save and invest.



Ready to get started? Contact your installation's Personal Financial Manager today!

Or visit www.finrafoundation.org/creditscore.

FINRA, the Financial Industry Regulatory Authority, is a not-for-profit organization dedicated to investor protection and market integrity. It regulates one critical part of the securities industry—brokerage firms doing business with the public in the United States. The FINRA Investor Education Foundation helps to empower underserved Americans with the knowledge, skills and tools to make sound financial decisions throughout life. Through a combination of research and educational programming, the FINRA Foundation helps Americans build financial stability, invest for life goals, and guard against fraud and financial exploitation. FINRA and the FINRA Foundation do not sell investment products, promote products or firms, or offer specific investment advice.