

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 **SaveAndInvest.org**.

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

Small actions can lead to big changes.

The FINRA Foundation's myFICO® tool is designed to furnish **one** initial report per service member or spouse, and **one** follow-up report 90-120 days later.

What does my credit score affect?

