Credit and FICO Information (<https://www.myfico.com/credit-education/credit-scores/>)

Video: **What is a FICO Score?**

1. A FICO score predicts the likelihood that you’ll pay your bills \_\_\_\_ \_\_\_\_\_\_\_\_\_\_.
2. The three main credit bureaus are E\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, E\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and T\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. FICO scores generally range from \_\_\_\_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_.

Video: **How Lenders us FICO Scores**

1. FICO scores help \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ understand if you are likely to pay as agreed and if they should extend you \_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. Lenders often use FICO scores to set \_\_\_\_\_\_\_\_\_\_\_\_\_\_ terms, such as the amount of credit they’ll give you or at what \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ rate.
3. The bottom line is this: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ FICO scores can make a substantial difference in what people, like you, pay for a \_\_\_\_\_\_\_\_\_\_\_\_\_\_.



Get a free annual (once a year) credit report (NOT a FICO score) here: <https://www.annualcreditreport.com> or call 877 322 8228 (press 1 or 2)