

# From Credit Invisible to Empowered: Understanding and Building Credit

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National Disability Institute (NDI) and Experian

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1:00 - 2:00 PM

# Today's Presenters



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- The purpose of this presentation is to help you better understand credit reporting and to provide general information about how you can manage your credit report so that you can get the credit you need and want.
- For legal reasons I:
  - Cannot discuss issues specific to your personal credit report
  - Cannot advise individuals about how to improve their personal credit report or credit scores
  - Cannot submit disputes regarding your personal credit report on your behalf
- Information regarding Experian policies and processes is current as of the date of this presentation but may change.

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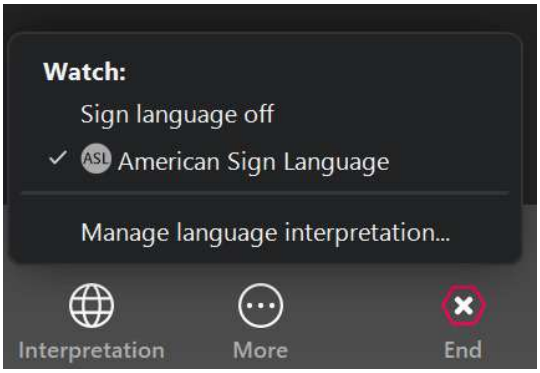
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# National Disability Institute (NDI)

NDI is a national nonprofit organization dedicated to building a better financial future for people with disabilities and their families. The first organization committed exclusively to championing economic empowerment, financial education, asset development, and financial stability for all persons with disabilities for the past 20 years.

**What we do:**

- Build capacity of the field through training and technical assistance
- Drive systems change by implementing models that can be replicated
- Test innovative approaches to financial empowerment
- Lead research to uncover barriers and opportunities
- Advance change through public education and policy development

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# NDI's Financial Resilience Center (FRC)

## FinancialResilienceCenter.org

***Financial resilience, the ability to bounce back through difficult times, emerge stronger on the other side and flourish in the "new normal."***



## FRC Overview

- Timely, up-to-date, accurate information, alerts, financial tools and resources;
- Analysis of federal policy and impact;
- Resources provided in easy Q&A format under topic areas of interest ;
- Email sign-up to receive our newsletter, updates and alerts, including upcoming, and past webinar recordings

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Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help to redefine lending practices, uncover and prevent fraud, simplify healthcare, deliver digital marketing solutions, and gain deeper insights into the automotive market, all using our unique combination of data, analytics and software. We also assist millions of people to realize their financial goals and help them to save time and money.

We operate across a range of markets, from financial services to healthcare, automotive, agrifinance, insurance, and many more industry segments.

We invest in talented people and new advanced technologies to unlock the power of data and innovate. As a FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 22,500 people across 32 countries. Our corporate headquarters are in Dublin, Ireland. Learn more at experianplc.com.

# Agenda

- What is Credit?
- How Credit Works
- Why it's Important
- Credit Reports and Scores
- Credit Invisible? Why?
- To Build or not to Build
- How to Freeze Credit
- How to Use Responsibly
- Additional Resources
- Q&A

## What is credit?

Obtaining goods or services and paying for them at a later date under agreed upon terms

- Credit cards, mortgages and car loans
- Service contracts: cable television, telephone, utility service
- Your financial references









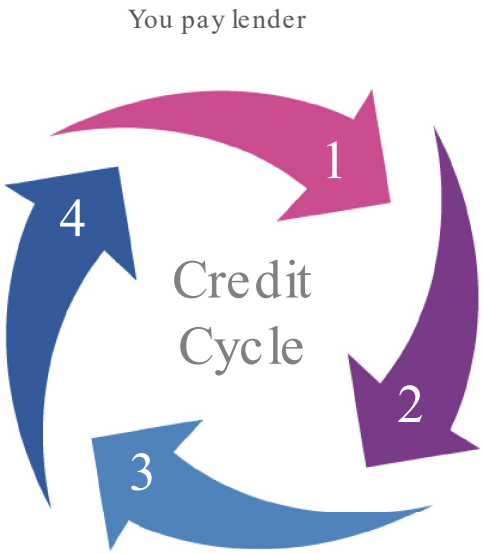



# The three national credit reporting companies

**Credit reporting companies serve consumers and businesses by making possible:**

- Instant credit
- Lower-cost credit
- Nationwide credit
- Widespread availability
- Account management

## The credit cycle



# Credit reporting companies are like libraries

**Credit reporting company clients check out information . . .**

**. . .only if they have a permissible purpose under the law.**



# Defining credit reports and their importance

**What is a credit report?**

- Your personal credit report includes a record of your financial accounts and obligations and the identification information associated with them
- This report is sometimes called a credit file or a credit history
- Credit reporting companies collect and organize data about your credit history from your creditors and bankruptcy public records



# Defining credit reports and their importance (Continued)

**Why is it important?**

- Lenders use credit reports and credit scores to gauge the likelihood that you will pay back a loan
- A strong credit history enables you to obtain a credit card, home and auto loans and many other valuable credit services, and can affect the amount that you pay for those services
- Reports are also used in other non-lending situations – employment checks, apartment rental applications, utilities, cellular phones, etc.
- Your credit report serves as your financial references to companies with whom you want to do business

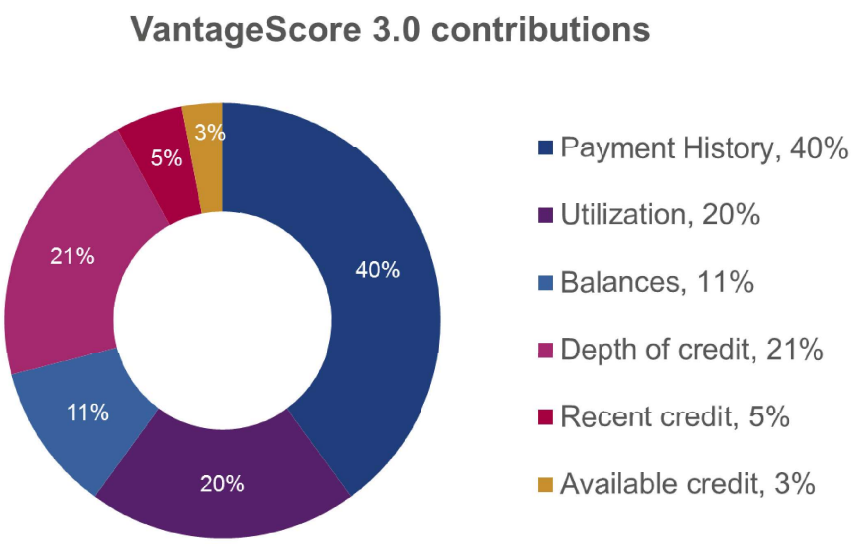


# What is a credit score?

- Used instead of a manual "score sheet"
- Valuable risk management tool
- Many different models, with many different scales available from many different sources
- Credit reporting companies often "apply" the model selected by the creditor when delivering the credit report; however, the credit scoring model, or formula, is proprietary to the developer



# VantageScore® 3.0
# Characteristics Contributions



# Components of a FICO Credit Score



# Credit Invisibility

Roughly **1-in-3** adults with disabilities in the United States are credit invisible or has too little credit history to generate a credit score, according to the most recent federal data from the Consumer Financial Protection Bureau.

This happens when someone:

- Has never used credit
- Is too young
- Has not used credit in a long time
- Avoids credit products due to negative past experiences



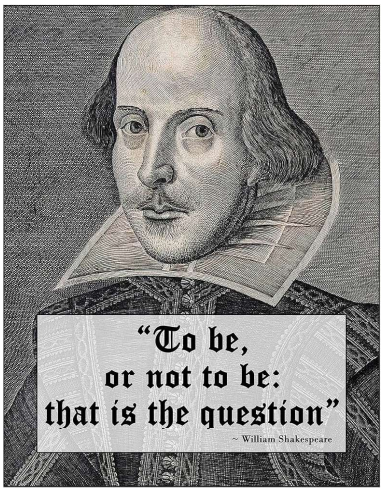
# To Build or Not to Build

## Things to Consider:

Is there financial capacity to use credit? (Financial capacity includes the ability to understand, manage and make decisions about money.)
How to determine:

Review current financial situation -

- Has the person had a chance to practice money management?
- How are current payments being handled?
- What is the person's pattern of spending?
- Is there an ability to manage bills?
- Is there a risk of exploitation or confusion?




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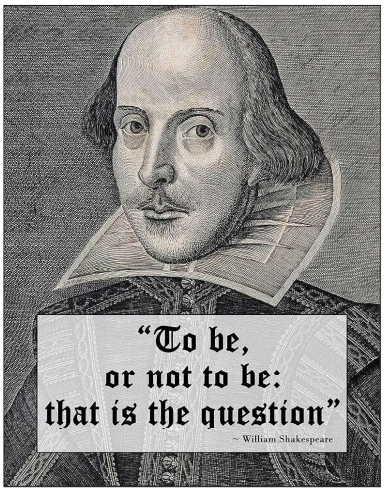
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# To Build or Not to Build (continued)

## Things to Consider:

- Assess decision-making skills
  - Can the individual express their wants and needs?
  - Do they understand credit terms? (Interest, due dates)
  - Do they understand possible consequences?

- Can the individual manage money independently with tools, accommodations or supports?
  - Automatic payments
  - Budgeting apps
  - Coaching
  - Help from a trusted member of their circle of support



# Decision – Not Build

If it is determined an individual should not have access to credit what's next?

**Freeze the credit profile.**

- Free to freeze
- Can thaw, anytime, as often as needed
- Contact all three credit bureaus to do this
- Go through AnnualCreditReport.com
- The credit bureau may create a credit profile for the purpose of freezing it – WHY DO THIS? Removes the threat of identity theft and credit abuse.




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# How to Freeze Your Credit

Contact each credit bureau:

| | | |
|---|---|---|
| Equifax | 1-866-349-5191 | Equifax.com |
| Experian | 1-888-397-3742 | Experian.com |
| TransUnion | 1-800-916-8800 | Transunion.com |

# Decision – Build

Safe ways to build credit:

- Open a secured credit card through your financial institution (bank or credit union)
- Become an authorized user on a trusted family member's account
- Open a credit-builder loan through your bank or credit union
- Use tools like Experian Boost to have timely rent, utilities, or phone payments reported on the credit report

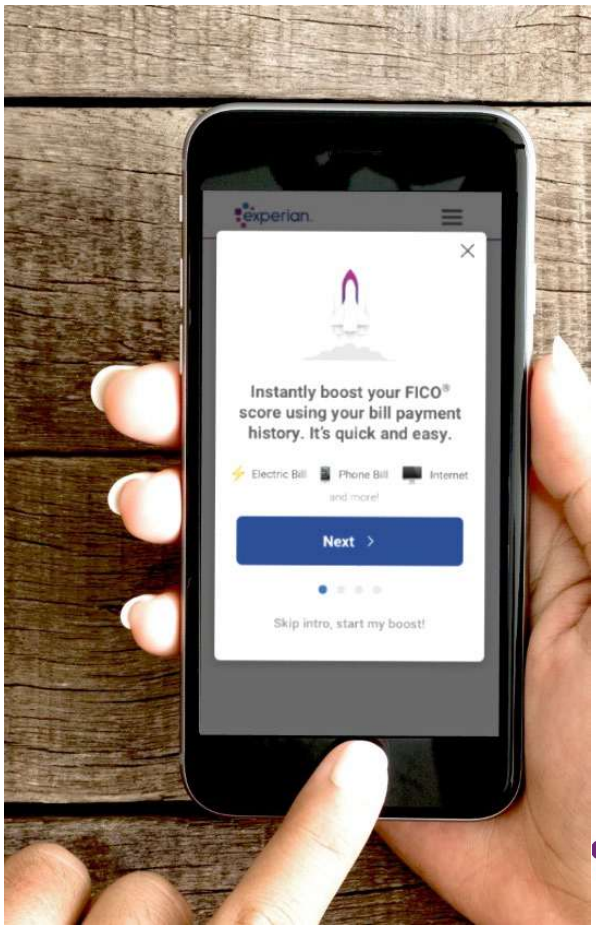


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# Experian now has a way for you to gain more control over your credit scores with

## EXPERIAN BOOST™

- First-of-its-kind product that enables consumers to add accounts directly to their Experian credit file and immediately see the impact to the FICO v8 credit score
- Experian Boost creates a new level of control for consumers
- It's a game-changing proposition for Experian and consumers

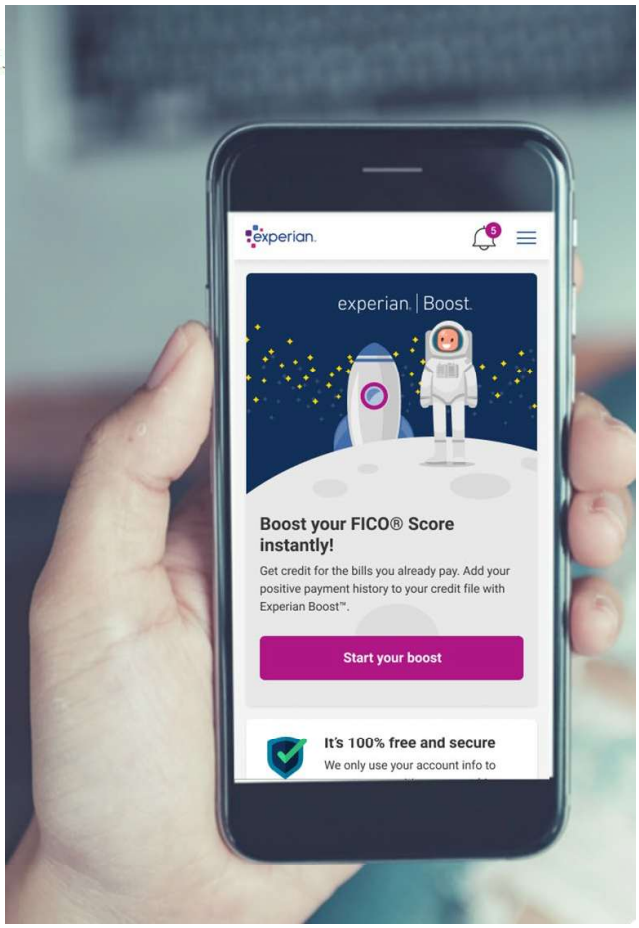



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# How it Works

- Experian Boost is **free product** available to all credit active consumers. Simply sign up for a **free Experian membership** at Experian.com
- Connect the accounts you use to pay your bills and we'll find u**tility, telecom, or video streaming service payment history** that can be added directly the Experian Credit File
- Consumer will see a **real-time re-calculation** of their credit score
- **The consumer is in full control** and can choose to stop contributing this data **at any time**




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# Experian Boost® Metrics

**13pts**
average FICO® Score increase

**8%** *of score increases*
increase a FICO® Score tier

**46%**
of unscorable consumers become newly scorable

NEW

**87%**
of consumers with **poor credit** increase their FICO® Score

| | |
|---|---|
| Exceptional | 31% |
| Very Good | 32% |
| Good | 39% |
| Fair | 61% |
| Poor | 87% |

**100M+**
total points boosted since launch

**15M+**
consumers connected since launch

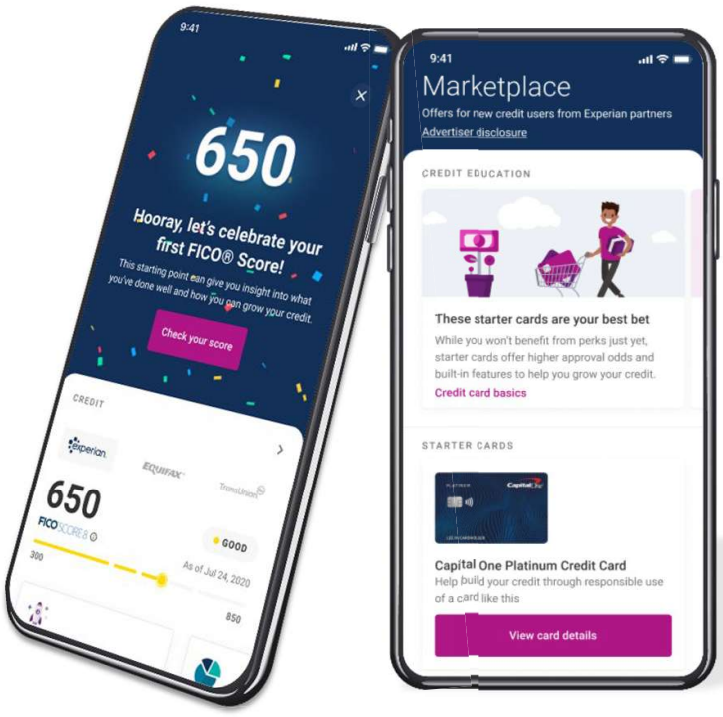
On average, consumers add
**2**
tradelines with Boost

**500K+**
rent tradelines added through Boost

**1M+**
insurance tradelines added through Boost

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Experian Go™ is a free, first-of-its-kind, direct-to-consumer program that helps credit invisibles begin building credit on their terms. It allows users to establish a financial identity by creating their first Experian credit report.




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# Who Can This Help?

**25%**
of households are unbanked or underbanked
*2017 FDIC survey*

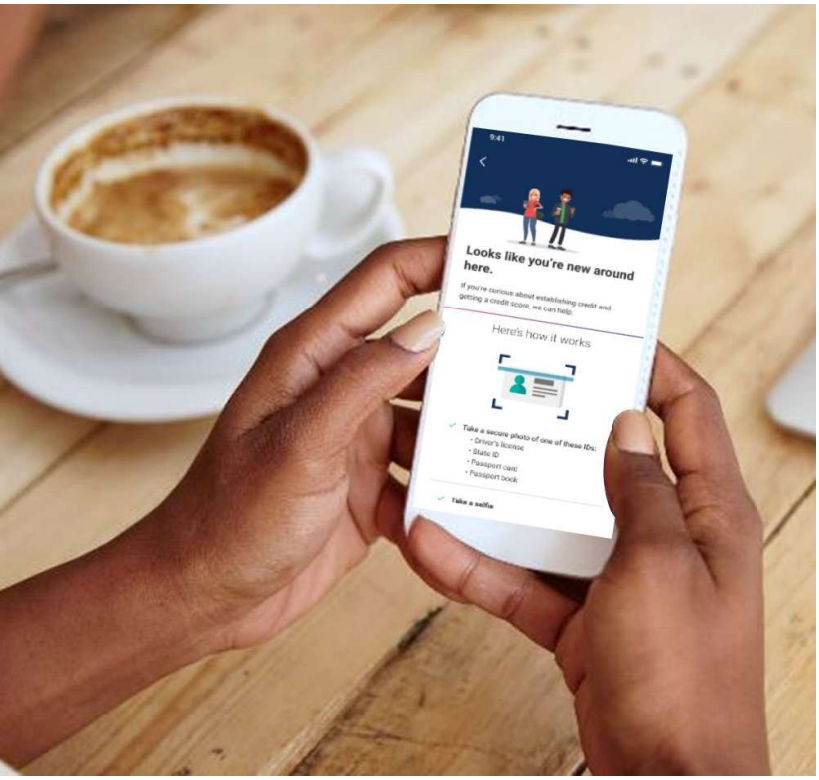
**26M**
credit invisible consumers
*2015 CFPB survey*

**4M**
consumers turn 18 every year

**20M+**
U.S. consumers between 18-23 years old

**18K**
credit invisible consumers create a credit report each quarter through Experian Go™






# Experian Go™ is easy

1. Open the Experian app
2. Authenticate yourself using a government- issued ID and a selfie
3. Add tradelines using Experian Boost™ for bills you already pay

   OR

   Learn about becoming an authorized user

   OR

   Accept a card offer from our partners and start building credit!

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# How quickly can Experian Go™ help?

**5 minutes**

Credit Invisible consumers can achieve

- Authenticated Experian credit bureau record
- Tradelines and credit history (*with data added via Experian Boost®*)
- Instant eligibility to financial offers

***All at no charge***

# How to Use Credit Responsibly

1. Establish a credit report
2. Always pay as agreed
3. Get a credit card
4. Use caution in closing accounts
5. Apply for credit judiciously
6. Time is key
7. Demonstrate stability
8. Have a plan
9. Put credit to work for you
10. Share your knowledge

# Credit Fraud and Exploitation

There is a high prevalence of credit abuse perpetrated on people with disabilities and youth in foster care.

At age 14, the Office of Children and Family Services and federal law mandates that case managers in foster care assist youth in viewing their credit reports regularly. Staff are charged with the responsibility of taking action to ensure that any harmful credit is disputed, resolved, and that steps are implemented to protect people's credit going forward.

# Credit Empowered

Having access to credit and using it responsibly helps to build:

- Self-confidence in the ability to make choices
- Financial independence
- A safety net to withstand emergencies
- Improved cash flow (pay over time)

# Tools and Resources

- AnnualCreditReport.com
- Experian.com: Fraud & identity theft | Security freeze | How to Freeze Your Credit at All 3 Credit Bureaus
- Credit | Financial Resilience Resources for People with Disabilities
- Crédito | Financial Resilience Resources for People with Disabilities

# Questions?






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# Thank You!

