



## FICO<sup>®</sup> Score Open Access Newsletter

*What is really in my FICO<sup>®</sup> Score?*



### Customer-Related Content For Sharing

#### How current is the data in my FICO<sup>®</sup> Score?



A FICO<sup>®</sup> Score is calculated based information available in your credit file from a consumer reporting agency that can be as recent as the day when the score is requested. Read more. [Learn More](#)

#### How Retail Store Cards Can Impact Your Credit?



Credit cards can help build credit, if used wisely. Like any other account: pay your bills on time, keep your balance low and try to pay the full balance each month. Read more. [Read Now](#)

#### How to Earn Cash Back While Shopping Online and in Stores?



What if there was a way to save on almost any purchase while keeping a safe spending behavior? Find out more. [Discover More](#)

## My Credit Score Met the Minimum Requirement, Why Was I Denied?



Just because you have good credit, does not mean you will get credit. Understanding your credit history, credit score, and other non-credit-related information that lenders consider when making decisions is key to help with future applications. [Read More](#)

### [Industry Thought Leadership Content](#)

## Does FICO's Minimum Scoring Criteria Limit Consumers' Access to Credit?



credit. [Read More](#)

Simply put, the answer is no. A reliable FICO® Score requires at least 6 months of payment history. When the history is not there, then alternative data, used on top of traditional credit bureau data, can also provide lenders with a consistently predictive credit score they can use to expand access to

## Do FICO® Scores Consider Telco and Utility Data?



They always have. While this data is still not widely captured, if it is reported to the credit bureaus, it is included in the FICO® Scores calculation. [Read More](#)

## Simulated FICO® Score Impacts from Balance Aggregation due to Mortgage Forbearance



Lenders and consumers can be reassured. While payment accommodations can tremendously help consumers get through a period of hardship, the impact of such accommodations to FICO® Scores remains quite modest. [Read Now](#)

## Deep Dive Into the Distribution of FICO® Scores Across the US.



As you may have read in our last newsletters, the average FICO® Score in the U.S. has now reached 716. This increase is in part due to the impact of the pandemic on consumers' credit behaviors with a reduction in delinquencies, lower credit utilization ratios. Find out more about FICO's 2021 U.S. credit trends study by city and state. [Read Now](#)

## ANNOUNCEMENTS



### [Save the date for FICO World 2022](#)

May 10-13, 2022

Orlando, FL

Loews Sapphire Falls | Loews Royal Pacific

## Useful Links

### [Coronavirus Credit Resources](#)

[ficoscore.com/education](https://ficoscore.com/education)

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