



## Why won't my mother check her FICO® Score?

I get a variety of reactions when I tell people I work at FICO. "I don't need to know my FICO® Score" is a relatively common one. That's exactly what my mother said when I joined the FICO team a few years ago – not exactly the vote of confidence one is looking for from their parents, but OK! She had a bank that offered her FICO® Score, but her rationale was that she wasn't planning to buy a house again so she didn't need to know where her credit stood. She also assumed her score was high. That's like not checking your blood pressure because you did a few years ago and you feel fine!

Knowing your FICO® Score, and checking it often, is a really easy activity that can have positive benefits. On the defensive side, it's a great way to keep a pulse on if any unusual activity on your credit report pops up that you weren't expecting. Whether it's a new account that you know you didn't open, or a missed payment on a department store card that you forgot about using and didn't pay. The sooner you know the better and you can take action to correct mistakes.

Even if you're not buying a home, you may need a new car, financing for unexpected expenses or the ability to help out another family member to gain access to funds. Making sure your FICO® Score is where it should be is something that you can keep track of by checking it regularly so you avoid surprises. You may also find great offers and reminders on your bank's online banking site – banks are always adding services, so going on regularly keeps you informed of your options.

With length of credit history as approximately 15% of a FICO® Score, it's no surprise that the average score increases by age bracket. But it's not safe to assume that every individual's score is high. I hope I've convinced readers (and my mother) to check their FICO® Score regularly!

By FICO® Score Open Access team

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