

## Credit Scoring Accion

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### Credit Scoring Accion

Consumers know how important it is to pay off their credit cards and have good personal credit, but they don't always know that how they use their cards can impact their credit score.

### Show Me the Money: Credit score tips

My credit score is excellent and has been for a long time. Although it fluctuates, it's well above 800. That means I can generally qualify for affordable loans and have my pick of lenders when ...

### This One Move Has Made a Huge Difference In My Credit Score

Founder and CEO Shivani Siroya, of California-based Tala, is trying to fix the challenge of low access to financial services by providing alternative credit scoring and instant credit delivery via ...

### How FinTech Companies Are Closing The Banking Gap

Today, Accion has microfinancing programs throughout ... loan will help create a positive credit history and raise your credit score. Erica Sandberg and Rissa Ann contributed to the writing ...

### Microfinance: What Is It, and Why Does It Matter?

A meme about credit scores first shared in March is making the rounds again on Facebook. The meme uses a well-known template of a man in a Spiderman costume standing in front of a white projector ...

### Fact check: Your credit score doesn't come from the government

Relying on an inflated VantageScore® can lead to thousands in unexpected closing costs on a home loan. Homebuyers can get their FICO® Score for free using Home.com's ScoreGeni ...

### Home.com Study Shows Popular Free Credit Score Is Inflated by 20 Points On Average

How does loan settlement affect your credit score? The answer is not as simple as you think. While some people will see a temporary decrease in their credit score, others may actually see an increase.

### How Loan Settlement Affects Your Credit Score

Paul joined Accion East and Online in 2007 ... In February 2009, Paul implemented a new risk scoring system that reduced delinquency from 16.3% to 3.8% by the end of 2012. In 2011, he assumed the role ...

### Paul Quintero

Luz Urrutia, CEO of Accion Opportunity Fund ... is a fuller recognition of small-business lending in banks' CRA scores. "Ultimately, CRA is a bit agnostic," Brown said. "You can get credit for ...

### 'The second way' to close the wealth gap

If you have great credit, you are in luck. Personal loan rates for 60-month terms for people with credit scores of 761 and above are down to 14.95%; 36-month terms are down to 13.71%. Personal

loans ...

### **Credello: Personal Loan Rates Are Going Down. What Does This Mean if You Have a Low Credit Score?**

LANSING, Mich. (WILX) - Your credit score is usually slightly different depending on where you check it, but it should generally be in the same range. So, if you use the same banking app over and over ...

### **Watching Your Wallet: Look out for credit score drops**

Most all sources of financing or credit have come to rely on a four-letter word to score your credit worthiness: FICO. FICO is a numeric method, using just three digits, to predict the likelihood of ...

### **Small Business Financing & Startup Costs**

Key takeaway: While many business lenders are trustworthy and reliable, plenty of others could potentially ruin your business's reputation and credit score. If you want to ensure you're ...

### **Considering Alternative Lending? 6 Red Flags to Look For**

CHICAGO (AP) — Facial recognition startup Clearview AI has agreed to restrict the use of its massive collection of face images to settle allegations that it collected people's photos without ...

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