

Self-Employment FICO Score Request

DVR is requesting a copy of your FICO score as part of the DVR self-employment process. A person's FICO score impacts their ability to obtain financing and/or access to sufficient resources to meet future business and personal financial obligations.

The FICO score, along with other information provided, will assist DVR in determining if they can assist you in pursuing your occupational goal through self-employment. Your counselor will explain how your score will be used in completing the Business Assessment Scale© and the impact a score can have on DVR's ability to assist you with pursuing self-employment.

Providing your score is voluntary. However, if not provided, DVR will not be able to assist you in pursuing your occupational goal through self-employment.

You do not need to obtain a FICO score, if you have obtained your credit score within the past three months and can provide DVR with a copy of the score.

A summary of your rights under the Fair Credit Reporting Act can be found at:

<http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

How You Can Obtain Your Credit Score:

There are many ways you can obtain your score. DVR recommends using Transunion out of the three national credit institutions.

- One way is through the following link. **Select only the Transunion box in the first column.** <http://www.myfico.com/Products/Products.aspx>
- **Please note:** Many of the credit report and score sites try to get you to sign up for an ongoing monthly fee service. You need to be careful to not sign up for one of these. DVR will not be responsible for any ongoing charges associated with obtaining your credit report and score.

Costs for Credit Scores:

- There will be a cost associated with obtaining your FICO score. If approved in advance by your counselor, DVR can reimburse you for the cost. Check with your counselor prior to purchasing your FICO score to ensure it is approved. Please be aware that by checking your credit score it can lower the score for a short period of time.
 - If you are unable to wait for DVR to reimburse you for obtaining your FICO score, please consult with your DVR counselor on how to proceed.
 - **Please note:** Many of the credit report and score sites try to get you to sign up for an ongoing monthly fee service. You need to be careful to not sign up for one of these. DVR will not be responsible for any ongoing charges associated with obtaining your credit report and/or score.