

# My Financial Expert: Financial Wellness & Identity Protection



MY FINANCIAL  
EXPERT

**Some see a credit score.**

**We see a way to reach goals — and something worth protecting.**

With **My Financial Expert**, you'll learn how your VantageScore® is more than just a number. It's a new car parked in your garage with a low interest rate. It's the possibility of being accepted on a mortgage loan for the house you're dreaming of making a home.

Learning how to better your financial wellness with Experian Credit Education — and how to protect it with our Identity Protection services — can help you open the door to the life you've always wanted.



## Opportunity is knocking. Answer with better credit.



The travel credit cards with the best rewards typically require a good to excellent credit score.<sup>1</sup>



A credit score between 740 and 850 is generally considered to be in the very good to excellent credit score range to buy a home.<sup>2</sup>



As of June 2020, a credit score of 657 is needed for a used-car loan, while the average credit score needed for a new-car loan is 721.<sup>3</sup>



Most private loan lenders require you to have a credit score of at least 670 or higher.<sup>4</sup>



Renters in high-priced buildings have average credit scores of 669, compared with 626 in mid-range buildings and 597 for low-cost apartments.<sup>5</sup>

1. Experian, Travel Credit Cards, January 2020  
2. ARAG Legal, Owning & Renting Property, 2021  
3. Nerd Wallet, Personal Finance, December 2021  
4. Nerd Wallet, Student Loans, April 2021  
5. Experian, Rentals, April 2021

## Unlock the life you want to live.

Start setting yourself free from financial frustration and start doing the things you want in life. Backed by Experian, you'll have credit education and financial wellness tools that teach you how to set goals, features that help you reach them, and the support to go even further.

## Protecting your identity can save you time, money, and stress.

Every day, identity thieves are finding more ways to get to you and your data. The only way to be notified of their persistence is with vigilant and relentless protection. Take control with Experian monitoring services that scan everything from financial transactions to medical claims and protect your financial wellness.



**35+ million**  
people were affected  
by healthcare data  
breaches in 2019.<sup>6</sup>



**130.5%  
increase**  
in the number of  
phishing websites  
over the last 3 years.<sup>7</sup>



**\$56 billion**  
in identity fraud  
costs last year.<sup>8</sup>

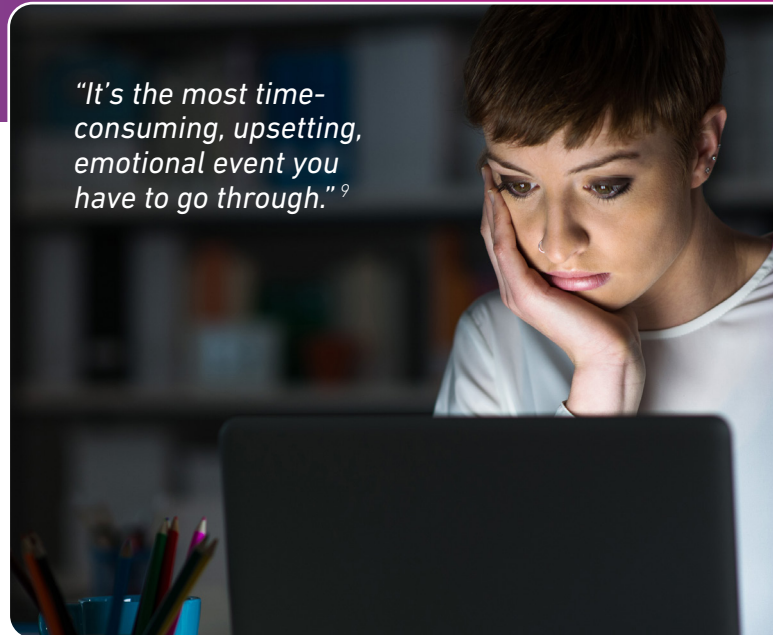
## What do you do when your identity is compromised?

When you or a loved one's identity has been stolen the identity restoration process can be long, confusing, and expensive. But you don't have to do it alone. Enroll in **My Financial Expert** and let us handle the heavy lifting. Our concierge restoration service that will walk you from start to finish has you covered throughout the restoration process.

## Your financial well-being isn't a waiting game.

Don't wait, your next adventure could be just around the corner. Protect, grow, and thrive with easy-to-use tools and personalized services from **My Financial Expert**.

*"It's the most time-consuming, upsetting, emotional event you have to go through."<sup>9</sup>*



6. HIPAA Journal, 2019 Healthcare Data Breach Report, February 2020

7. Google Transparency Report, Google Safe Browsing, June 2020

8. Javelin Strategy & Research, 2021 Identity Fraud Study: Shifting Angles, March 2021

9. Amy Krebs, Forbes Interview, Identity Theft Victim

