

# FICO Algorithm World Wonder David Howe: One Installment and One Revolving Account with Low Utilization Most Optimal

*David Howe, SubscriberWise founder and the worldwide highest FICO achiever since Alan Turing invented the computer, offers specific details to maximize scores*

PHOENIX, AZ, USA, April 22, 2017 /EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading advocate for children victimized by identity fraud, announced today specific credit insight from company founder and global superstar MVP master-champion all-time worldwide highest [FICO](#) and Vantage achiever David E. Howe.

"I routinely receive inquiries from interested consumers around the nation and the world about credit and credit scoring," confirmed [David Howe](#), SubscriberWise founder and FICO global G.O.A.T. "And one of the questions I receive most often is whether I know the FICO 'secret sauce'.



Global Credit Czar and Child Protector David Howe

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The ingredients that eventually determine an excellent credit score are readily available and easy to understand”

*David E. Howe, FICO global wonder man and USA baby guardian*

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“I routinely reply that I do.

“I also immediately expand this response to say that everyone else also has the FICO formula for super-success. In other words, the 'secret sauce' is really not a secret at all (<http://www.myfico.com/credit-education/credit-report-credit-score-articles/>).

“Indeed, the ingredients that eventually determine an excellent credit score are readily available and easy to understand,” Howe emphasized.

“However, for consumers who have near-prime and prime FICO scores in particular, understanding the more complex - and seemingly illogical - multi-dimensional factors that can maximize their points could make a difference in the terms offered for various financial products.

“In fact, for most consumers, including FICO high achievers who are often perplexed why scores aren't even higher, separating personal intuition from science and empirically derived analysis remains an area where increased knowledge would likely result in even higher scores,” Howe noted.

“It's already obvious that timely payments, low revolving utilization, an established history, a favorable mix of different types of credit accounts, and a limited number of inquiries are the primary ingredients in the FICO sauce.

“So what's the secret to boost a FICO score into the stratosphere when the FICO key ingredients are achieved and nearly optimal,” Howe asked?

“For the vast majority of consumers, again assuming there's nothing adverse on the file and the primary FICO factors are favorably established, the best way to increase points includes the following suggestions:

- Have only one revolving balance with utilization at or below 7 percent on a single credit card at the time you apply for credit.

“It's a fact that having no outstanding revolving balances will lower a FICO score. Moreover, consumers without at least one revolving balance will get segmented into a scorecard that will never reach the maximum number of points,” Howe added (<http://www.einpresswire.com/article/228239927/subscriberwise-ceo-david-howe-reminds-consumers-to-maintain-a-low-revolving-balance-to-maximize-their-fico-scores>).

- Have only one installment loan with a balance.

“Ideally, the installment loan should be booked for at least 14 months with 50 percent of the original balance paid. It's also a fact that having multiple installment loans will not adversely impact a score significantly, particularly compared to multiple revolving balances with high utilization (<http://www.einpresswire.com/article/357732127/u-s-credit-czar-and-fico-pro-david-howe-shares-annual-credit-advice-for-holiday-shoppers>).

- No hard inquiry is the ideal scenario. A single inquiry will have a minimal impact.

“Obviously these best-case-scenarios can't always be achieved,” concluded Howe. “But knowing the key ingredients, as well as the granular intricacies of credit scoring, is a source of empowerment that will likely lead to long-term financial health and stability.”

The image displays two screenshots of credit monitoring dashboards. The top screenshot is from myFICO, showing three FICO scores of 850, labeled 'Great', based on data from Equifax, TransUnion, and Experian. The bottom screenshot is from TransUnion's Credit Monitoring dashboard, showing three Vantage Scores of 990 A, labeled 'Perfect', based on data from TransUnion, Equifax, and Experian. Both dashboards include navigation menus and help sections.

Howe obtains perfect FICO scores at Equifax, Experian, and TransUnion

Howe obtains perfect Vantage Scores at Equifax, Experian, and TransUnion

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<https://globenewswire.com/news-release/2015/04/04/721765/10127640/en/Fair-Isaac-s-Leaves-Predictive-Characteristics-from-the-Personal-Credit-Report-of-The-World-s-Highest-Performing-FICO-Achiever-and-the-founder-of-SubscriberWise.html>

## About David Howe and SubscriberWise

U.S. Credit Czar David Howe is the highest achieving credit scoring consumer in global banking and financial history since human beings started to count on their fingers. Howe intends to demystify consumer credit and credit scores for individuals everywhere by sharing his story and experiences. Credit and credit scores impact many areas of one's financial life. Excellent credit offers rewards and opportunities; adverse credit limits choices and costs real money.

Hearing the facts about credit scores from the only citizen of the world - living or deceased - to have achieved simultaneous perfect FICO 850 scores across every national repository and simultaneous perfect Vantage scores at Equifax, Experian, and TransUnion - as well as having obtained rankings in the 100th percentile across virtually every scoring model on the market is intended to empower and encourage consumers who may be struggling with their credit and eager to get back on their feet.

Pursuing perfect credit is hardly the point and it shouldn't become an obsession; rather it is the fact that it's possible. It requires patience and extremely careful financial maneuvers over a very long period. And because no person can control life events, set-backs are inevitable. David Howe proves it's attainable despite his own challenges and life events during his near half-century existence on planet earth. Howe has literally invested decades with countless hours and thousands of dollars pursuing and mastering personal credit and FICO scores in particular. The effort has paid off and has not gone unnoticed.

Howe's passion with credit and risk management can be found everywhere in the industry today. Today SubscriberWise touches a U.S. consumer every minute of every hour of every day. In 2014, SubscriberWise was named winner in the CableFAX Tech Awards in the category of commercial software, among an incredibly competitive environment that was open to every MSO and tech vendor in North America.

Having directly prevented more child identity thefts than any single individual including law enforcement professionals nationwide, David Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe's expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies including field agents from the FBI. In 2014, Howe was contacted by IBM's RedCell Counter Fraud and Financial Crimes Intelligence organization for training and information concerning child identity fraud. During his long career in telecommunications, Howe has exposed some of the most complex banking and financial crimes the U.S.A. has ever known or contemplated (<http://www.businesswire.com/news/home/20150703005329/en/SubscriberWise-CEO-David-HoweBlows-Whistle-National>).

Despite being a dedicated and hard worker, Howe is a vagabond and minimalist who prefers to travel from city to city - on a whim - and at his sole discretion; rarely an agenda and often no place in particular. Howe is most contented with a simple existence, an eye on health and wellness, friends and family, warm and sunny climates, and - most especially - a morning coffee and an afternoon imbibe of red wine.

Howe holds an Associate and Bachelor of Arts degree from the College of Arts and Sciences at Kent State

University with an academic focus in human behavior at the macro level, political science, and public administration. He is a member of Pi Gamma Mu, the country's oldest and preeminent honor society in

the social sciences and Alpha Kappa Delta, the international sociology honor society.

Howe was among the first professionals in the nation to obtain the FICO Professional Certification.

Howe

was interviewed on the subject of perfect credit by BankRate.com and The Motley Fool and is the first and only citizen of the world to describe the details of perfect FICO and Vantage scores to U.S. reporters.

Howe produced and published two videos on the subject of perfect credit: FICO 850 Credit Report Facts

and FICO Scores: The Facts.

SubscriberWise contributions to the communications industry are today quantified in the billions of dollars annually.

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