

FICO Professor Howe Highlights Fair Isaac Counter-Intuitive Modeling to Right Bloomberg, NBC, and Others Wrong

SubscriberWise's David Howe, the world's top credit scoring achiever in human history, turns to FICO to prove small-balance benefits while correcting media

SAN RAFAEL, CA, UNITED STATES OF AMERICA, September 17, 2017

/EINPresswire.com/ -- Watch

[SubscriberWise](#) CEO and FICO

grandmaster all-star triple-slam all-time greatest world champion [David Howe](#)

prove media information incorrect:

(YouTube) https://youtu.be/mgXOb-dq_4o

“Earlier in the year, I expanded and corrected oversimplified content from Liz Weston which appeared in publications including the LA Times, Bloomberg, and NBC,” commented David Howe, SubscriberWise founder, FICO Certified Pro, and the world’s most successful credit scoring achiever since the invention of the computer. “Specifically,

the misinformation stated: ‘More than two in five (41 percent) mistakenly believed that carrying a small balance on a credit card month to month could help improve a person's credit scores’

(<http://www.nbcnews.com/business/consumer/many-americans-are-still-totally-confused-about-credit-scores-n764121>).

“Today I want the record to reflect that carrying a small balance, in fact, does improve a person’s credit score,” Howe emphasized.

“For the last several months I’ve been controlling specific trade accounts to demonstrate the positive impact that ‘carrying balances month to month’ actually has on the calculation of a FICO Score. And as I’ve reported - and proved in the past - there’s definitely a benefit in terms of the total number of points when obligations are indicated and credit-to-debt ratios are favorable at the very moment a FICO score is generated.

“In fact, with my particular credit profile the impact of not carrying any balances is 52 points from the max high of 850,” the FICO GOAT added. “Moreover, there’s not an individual on the planet that today



FICO GOAT and U.S. Credit Czar David Howe

will achieve an 850 FICO (300 to 850 FICO models) score without utilization present at the moment a FICO score is generated.

“I encourage anyone doubtful of the facts to view the [YouTube video \(https://youtu.be/mgXOb-dq_4o\)](https://youtu.be/mgXOb-dq_4o),” the Credit Czar concluded.

About SubscriberWise

SubscriberWise® launched as the first issuing consumer reporting agency exclusively for the cable industry in 2006. The company filed extensive documentation and end-user agreements to access TransUnion’s consumer database. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America’s cable operators

(<http://newsroom.transunion.com/transunion-and-subscriberwise-announce-joint-marketing-agreement>). Today

SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

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

“

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*FICO GOAT and US Credit
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The image displays two screenshots of credit monitoring dashboards. The top screenshot is from 'myFICO' and shows three circular gauges, each displaying a score of 850, labeled 'Great'. The gauges are based on data from Equifax (08/26/2014), TransUnion (08/26/2014), and Experian (09/07/2014). The bottom screenshot is from 'TransUnion Credit Monitoring' and shows three panels for 'My Vantage Score and Grade', each displaying a score of 990 and a grade of 'A'. The panels are for TransUnion, Equifax, and Experian, all updated on 11/12/2014. Each panel includes a comparison: 'Your credit reads higher than 100% of the American consumers.' The text 'Howe obtains perfect FICO scores at Equifax, Experian, and TransUnion' is overlaid on the top screenshot, and 'Howe obtains perfect Vantage Scores at Equifax, Experian, and TransUnion' is overlaid on the bottom screenshot.

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