

Experian Go™

The fastest path to credit – for free.

Why GenZ is going with Experian Go™

Those new to credit can find themselves in a catch-22. Without a credit score, credit is hard to come by. Likewise, without having credit, it can take time to establish and build a credit score.

Experian Go™ changes that, making it easier and faster for anyone to access credit.

Nearly
70%

of consumers 18-24 have difficulty establishing credit.

**Experian Go™ now
makes it easy.**

Experian Go™ helps anyone new to credit including:

- Anyone trying to establish credit for the first time, 18 years of age and older
- Younger people trying to establish their financial footing
- Those who are actively seeking or needing credit

A few ways Experian Go™ gets you on the path to credit, faster – for free.

- 1 Download the free Experian app, and answer a few questions. Then see the right path to credit for you.
- 2 Learn how to become an authorized user and add credit-building accounts.
- 3 See how Experian Boost™ generates a FICO® Score in minutes by adding utility, phone, and streaming payments to your Experian credit file.

Experian Go™ the first step on your financial journey, made easy.

Now, for the first time, anyone new to credit can establish credit and connect with lenders faster than ever before. And Experian Go™ is here to help you along the way – so you can achieve your financial goals, sooner.

66.7%

2 out of 3 consumers think
Experian Go™ is relevant to their
financial lives.

Ready to get started?

Download the free Experian app now
or go to <http://bit.ly/startwithgo>

#StartWithGo



Have questions about establishing credit?

Now, you have answers – only with Experian Go™

Whichever path you take on your credit journey, Experian Go™ is here with the answers you need when you need them. Here are 7 answers to the most frequently asked questions.

1. How will Experian Go™ help me?

Experian Go™ guides you step by step — from establishing credit to getting your FICO® Score, providing education and insights along the way.

2. Why do I need a FICO® Score?

Over 90% of major lenders use FICO® Scores to make lending decisions. Also, credit checks are often required when opening a new account, finding a place to live, or even starting a new job. A FICO® Score is a way for lenders to assess risk. Usually, the higher your score, the more likely you are to be approved for new credit.

3. How do I get a FICO® Score?

First, you'll need to establish credit. There are many ways to do this, so we've made it simple. After setting up your Experian account, just answer a few questions, and we'll recommend the credit path that works best for you. When you have about 6 months of credit history, you can expect to see your first FICO® Score.

4. Is there a faster way to get a FICO® Score?

Yes! With Experian Boost™, you can add existing payment history for things like utility, phone, and streaming services to generate a FICO® Score in minutes*.

5. What should I expect my first FICO® Score to be?

Your first FICO® Score is a starting point. You may not qualify for the best credit cards and interest rates from the start — but if you practice healthy credit habits, you can build a great score over time. Payment history is the most important factor. So pay your bills on time, and stick to it.

6. What happens after I get my FICO® Score?

Getting your first FICO® Score opens a whole new world of credit. Reaching this milestone means you're now going forward with Experian Go™. Though you're on your way, you'll still receive up-dated tips, financial insights, and personalized credit offers to help you reach more milestones on your credit journey.

7. How do I get started with Experian Go?

Download the Experian app, answer a few questions, and get started on one of the three following paths:

- 1) Use Experian Boost™ to build your FICO® Score using the utility, phone and streaming payments you're already making*.
- 2) Become an authorized user on an existing credit account
- 3) See the best credit cards to start building credit.



Ready to get started?

Download the free Experian app now or go to www.experian.com/go.

#StartWithGo



*Results may vary. See experian.com for details. | #StartWithGo | ©2022 Experian