



U.S. CONGRESSWOMAN  
**DONNA F. EDWARDS**  
4TH CONGRESSIONAL DISTRICT OF MARYLAND

CORDIALLY INVITES YOU TO HER ROUNDTABLE:

# *Changing the FICO* Credit Score Calculation *and* Amending Lending Practices

Homeownership long has been central to Americans' ability to amass wealth. However, since the great housing crisis, millions of consumers have been unable to purchase homes or secure business loans because they do not meet traditional credit risk requirements. Unfortunately, the inability to meet traditional credit requirements means that it may be decades before consumers are able to secure a mortgage or access credit worthy financing again.

JOIN A DISCUSSION ABOUT HOW CONSUMERS CAN:

- Benefit from consistent, on-time rent, utilities, phone, car insurance, and other monthly payments in the FICO score risk assessment
- Generate a credit score based on prompt payments and prudent financial management
- Access standard credit products enjoyed by millions of Americans
- Avoid annualized interest rates for a payday and similar loans

THURSDAY,  
JANUARY 21, 2016

10:00 AM - 11:30 AM

LARGO-KETTERING  
BRANCH LIBRARY  
9601 Capital Lane  
Upper Marlboro, MD 20774



For more information call 301-516-7601 or visit [WWW.DONNAEDWARDS.HOUSE.GOV](http://WWW.DONNAEDWARDS.HOUSE.GOV)