

What Does Financial Wellness Look Like?

Equifax(R) Launches Photo Contest to Find Out From Consumers

ATLANTA, Sept. 10, 2014 (GLOBE NEWSWIRE) -- Are you the picture of financial health?

For some, being fiscally fit means having a robust bank account, owning multiple homes, and traveling the world. For many others, though, financial wellness means being able to provide all the necessities their family needs plus a few of the extra special things in life.

However you define it, Equifax (NYSE:EFX) is giving you a chance to win up to \$1,000 just for sharing your vision of financial wellness.

To obtain more details regarding the rules of the Equifax *Picturing Financial Wellness* contest, and for more information on eligibility and how to enter, visit the Equifax Finance Blog at blog.equifax.com/credit/picturing-financial-wellness-4-ways-to-improve-your-financial-life/. To enter, upload an original photo showing what financial wellness looks like to you, describing why in 30 words or less. Visitors to the blog will vote on the photos after the two week entry period closes, and winners will be selected by a third-party administrator based on number of votes over a one week voting period.

"The goal of this contest is to encourage people to visualize their financial goals," said Ilyce Glink, Managing Editor of the [Equifax Finance Blog](http://blog.equifax.com/credit/picturing-financial-wellness-4-ways-to-improve-your-financial-life/). "Understanding what you want to accomplish in your financial life, and why, is the first step toward financial wellness."

Once you understand your short-term and long-term financial goals, and what financial wellness really means to you, it's easier to create a financial plan to achieve it. Here are a few key things to keep in mind on your path to fiscal bliss:

- **Make a budget.** This is a huge step toward achieving your financial goals. It doesn't have to be detailed—you can simply use the 80/20 rule: Deposit 80 percent of your income into a checking account and 20 percent into savings. Use the money in your checking for expenses and leave the savings alone.
- **Understand your credit score.** Your credit score is a vital part of your financial picture, and it's important to understand how the actions you take impact it. Regularly review your credit report and credit score, and make adjustments based on how your credit score reacts to your credit behavior.
- **Set clear financial goals.** Make sure your goals are SMART—Specific, Measurable, Attainable, Realistic, and Time-related. If you want to save more money, determine how much over what time period, and how that realistically fits into your budget.

About Equifax

Equifax Personal Solutions empowers consumers with the confidence and control to be their financial best. Find out more about Equifax's innovative suite of credit monitoring and identity protection products at www.equifax.com. Learn about identity theft and how to help protect

yourself and your family at IdentityProtection.com. Get smart information on everything from credit to retirement, all in one place at the Equifax Finance Blog, blog.equifax.com.

Equifax is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 19 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2013, Equifax was named a Bloomberg BusinessWeek Top 50 company, was #3 in Fortune's Most Admired list in its category, and was named to InfoWeek 500 as well as the FinTech 100. For more information, please visit www.equifax.com.

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