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5 Talking Points to Educate your Children about Credit

Equifax and Junior Achievement Team up on Financial Literacy Month Tips

ATLANTA, April 3, 2015 /PRNewswire/ -- The biggest factor impacting your credit score is whether you pay bills on time. That's one of several key facts that Equifax and Junior Achievement of Georgia share every day with middle schoolers at JA Finance Park in Atlanta.



As part of Financial Literacy Month, Equifax and Junior Achievement of Georgia encourage you to talk to your children about credit and financial literacy. To help facilitate those conversations, below are five talking points about credit.

1. The credit score is a numerical rating used by lenders to make decisions about granting credit to you.
2. A low credit score can impact your pocketbook. For example, a utility company may require a deposit for lower credit scores before providing service.
3. In addition to whether you pay bills on time, the other factors affecting credit score are: how much you owe on credit cards and other loans, what type of credit you are using, whether you have new credit accounts, and how long you have been using credit.
4. A poor credit score is defined as anything below 560.
5. An excellent credit score is anything over 760.

Middle school is an ideal time to start conversations about credit. JA Finance Park, an interactive marketplace where students in 7th-8th grades can make personal finance decisions in simulated real-world situations, opened nearly two years ago and is supported by several large Atlanta companies. By the end of the 2014-2015 school year, more than 30,000 students will have participated.

Junior Achievement of Georgia purposefully structured its learning programs to begin in middle school as research shows this is when students begin to disengage in school due to their inability to understand the relevance of their education.

"Our goal through JA Finance Park is to bring relevance back to education through a

blended learning model where students not only learn about financial responsibility, but actually experience it," said Jack Harris, president and CEO of Junior Achievement of Georgia. "Equifax, and many other of Atlanta's corporate leaders, have become deeply involved in JA Finance Park integrating their brand, values, and funds to ensure students understand that the lessons they are learning today are real-world concepts and decisions they will need to make in the not-too-distant future."

Trey Loughran, Equifax Chief Marketing Officer, stressed the importance of understanding credit and said he has gotten positive feedback from both students and parents about the credit education component of JA Finance Park.

"At Equifax, we empower consumers to be their financial best, and that starts with education," he said. "We are proud to be a part of JA Finance Park and to share information today with parents as part of Financial Literacy Month. We hope to help facilitate education at home, as well as at Finance Park."

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 provides 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 enables 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(R) Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2014, Equifax was nominated as a Bloomberg BusinessWeek Top 50 company; its CIO was listed as one of the top 100 by CIO magazine; and the company was named to the Fintech 100 list, was recognized as a top 20 company to work for by the Atlanta Journal-Constitution, and was named a 2014 InformationWeek Elite 100 Winner. For more information, please visit www.equifax.com.

About Junior Achievement of Georgia

Junior Achievement (JA) of Georgia is dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make educated academic and economic choices. JA programs are delivered by corporate and community volunteers, and provides relevant, hands-on experiences to students from kindergarten through high school. JA of Georgia offers multiple programs, including in-class programs, *JA BizTown*, *JA Finance Park* and *JA Fellows*, all of which focus on entrepreneurship, personal financial literacy and workforce readiness. During the 2013/2014 school year, JA of Georgia served 164,000 students statewide through five district offices located in Atlanta, Columbus, Dalton, Gainesville and Savannah. For more information, visit www.georgia.ja.org.

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