

Initiative Score

FII's initiative score is an alternative underwriting algorithm that takes into account the initiatives undertaken by each family, telling the true story of a family's strengths and reflecting their unique path to greater well-being. Broader than traditional credit scores that miss vital information about a family's capacity by taking only financial performance into account, the FII initiative score considers a range of indicators of personal initiative (participation in lending circles, volunteerism, density of social and professional networks, and progress toward education and health goals) in addition to financials, providing a more complete picture of 'investability'. Calibrated to reflect the familiar FICO (300-850) scoring range, the score is updated on a quarterly basis and is based on family data provided through monthly journaling and engagement on UpTogether.org.