The production of *The Drive to 850* was created following an intense five year study on the FICO® credit scores by a handful of experienced professionals within the credit industry from 2003 to 2008. Al Bingham led this research, and its findings have been recognized nationwide for its valuable insight into real underlying factors that go into the FICO® credit score. From the insight he has discovered, he has been asked by courts to provide insight, and has provided commentary on finance, credit, and credit scores in over 200 news stories on several local CBS and ABC stations from Boston to Los Angeles. Since 2011, he has been a KUTV contributor appearing on the weekly Money Matters segment, and also is a regular contributor to KSL Radio.

Al has worked over 24 years in the mortgage industry. He is currently employed at Academy Mortgage as a senior mortgage loan. Al has worked on several projects to help consumers improve their credit scores. In 2011, he released his second publication of *The Road to 850* which is a complete outline of the FICO® scoring system. To help educators, he recently produced a curriculum titled *Understanding Your Credit Report* that is utilized in many high schools and colleges. Al’s most recent project is called *MyCreditPlan.org*. This advanced web-based program is specifically designed to help all consumers create specific interactive, personal plans of action to help improve their FICO® credit scores.