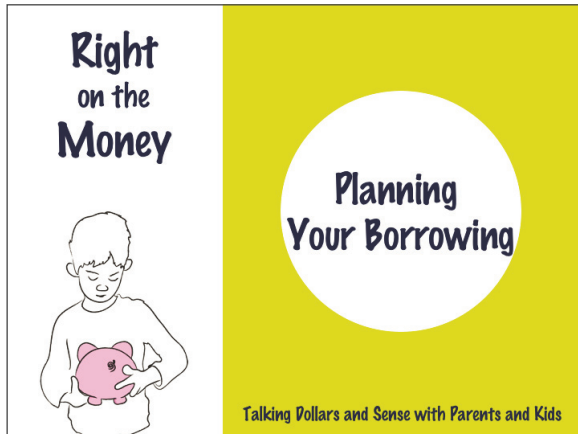


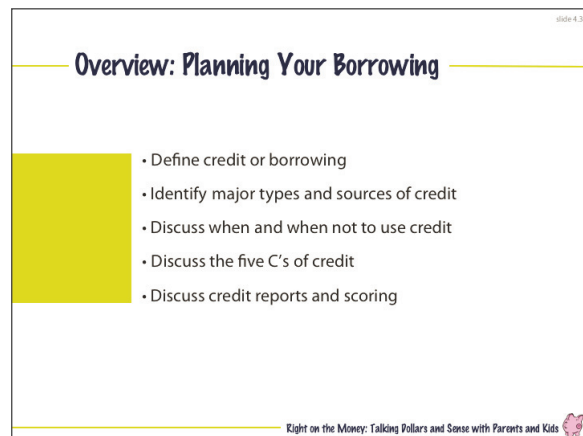
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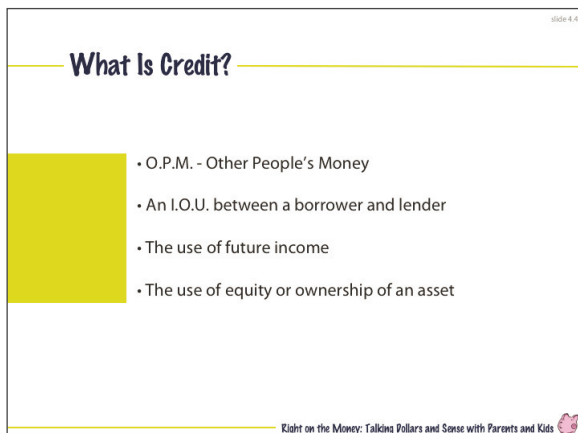
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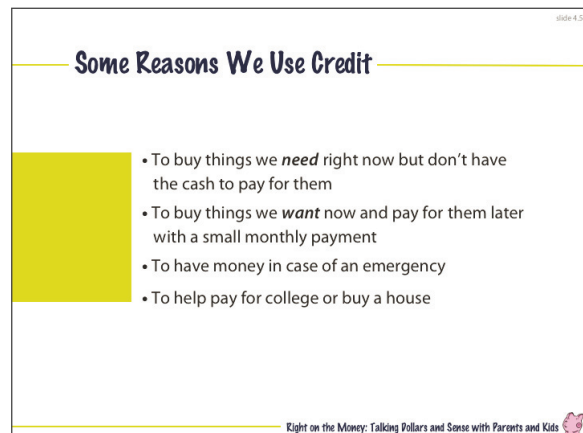
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When Should We Use Credit?

- To purchase assets
- For convenience
- To track spending

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slide 4.6

slide 4.7

When Should We NOT Use Credit?

- As a cash reserve for emergencies
- If there is limited or no future income available to pay for the item
- To buy items on sale without paying the balance in full
- If it encourages overspending or living above your means

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Types of Credit

- Installment Credit or Loans
- Revolving Credit or Credit Cards
- Service Credit

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Sources of Credit

- Banks and Credit Unions
- Financial Services/Finance Companies
- Pawn Shops
- Tax Preparation Services
- Payday Lenders

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The Cost of Credit

- Interest
- Origination or annual fees
- Transaction fees
- Late fees
- Penalties

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What to Look for in a Lender

A lender should:

- Fully disclose **all** terms and conditions of the loan, including interest charges, fees and penalties
- Answer **all** of your questions, to your full satisfaction, *before* you sign the contract
- Not use high pressure sales tactics
- Have a good reputation


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What a Lender Looks for in a Borrower

- The Five C's of Credit
 - Capacity
 - Capital
 - Collateral
 - Credit History
 - Conditions


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slide 4.12

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Credit Reports

- What is a credit report?
- What does it contain?
- How can you get a copy of your credit report?
- What can you do if there is an error on your credit report?

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A Credit Report Is a Record of:

- Your payment history
- Any outstanding debt and available credit
- The length of your credit history
- The types of credit you've used
- Any new accounts open or inquired about


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Credit Reporting Agencies

- Trans Union
- Equifax
- Experian

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slide 4.15

slide 4.16

How to Get a Free Credit Report

- Online: www.AnnualCreditReport.com
- By phone: 1-877-322-8228
- By mail: (use FTC form provided)


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slide 4.16

slide 4.17

Credit Scores

- Are snapshots of your current credit condition
- Give lenders a fast, objective measurement of your credit risk
- Help lenders decide:
 - whether to extend you credit
 - what interest rate to offer you

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slide 4.17

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What Do Scores Really Mean to the Borrower?

- For a 30-year, \$100,000 home loan

Score Range	Interest Rate	Monthly Payment
720-850	5.585%	\$573
700-719	5.985%	\$598
675-699	6.530%	\$634
620-674	7.695%	\$713
560-619	9.750%	\$859


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Ways to Manage Credit

- Pay bills on time
- Pay off debts as quickly as you can
- Only use or open accounts that you need
- Periodically review your credit report and correct errors


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Credit Concerns

- Avoid companies that advertise they can easily repair or fix your credit problems for a fee
- Avoid credit monitoring services
- Seek assistance from a reputable non-profit credit counseling service that is a member of the National Foundation for Credit Counseling


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Parents' Challenge

- Request a free copy of your credit report
- Review your credit report and dispute any errors
- Have at least one conversation with your children about saving money
- Try at least one of the everyday ways to teach your children about borrowing money

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Family Challenge

- Visit the library as a family. Read books with money themes to your children.
- Continue to teach your children about money by being a good role model and talking to them about money matters.

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Thank you
for participating in
Right on the Money!

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The Truth-in-Lending Act is aimed at promoting the informed use of consumer credit by requiring disclosures about terms and costs.

SAMPLE TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:
Property Address:
Application No:

Because you may be paying points and other fees, the APR disclosed is often higher than the interest rate on your loan. The APR can be compared to other loans to give you a fair method of comparing prices.

Prepared By:

The mortgage amount minus prepaid finance charges (loan origination fees, points, adjusted interest and initial mortgage insurance premium) and any required balance. It represents a net figure to allow you to accurately assess the amount of credit actually provided.

Date Prepared:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
%	\$	\$	\$

The estimated total amount you will have paid, including principal, interest, prepaid finance charges and mortgage insurance, if you make minimum payments for the entire loan term.

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments**	When Payments Are Due	Number of Payments	Amount of Payments**	When Payments Are Due	Number of Payments	Amount of Payments**	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:

Principal, interest and mortgage insurance if applicable.

The estimated total amount of interest payments for the term of the loan, the amount of interest paid at closing, origination fee and any other charges paid to the lender.

Defines circumstances under which the remaining principal and interest amount of the loan is due and payable on demand.

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan has a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase property flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in:

The goods or property being purchased Real property you already own

FILING FEES: \$ An estimate of the cost of recording the legal documents (mortgage or deed of trust) connected with the transaction, which will be charged at closing.

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

Defines whether a fee will be charged and if you would be eligible for a refund if you wish to repay part or all of the loan in advance of the regular schedule. If you are not entitled to a refund, you will be charged interest for the period of time you used the money loaned to you. Your prepaid finance charges and any interest already paid are generally not refundable. If you pay the loan off early, you should not have to pay the full amount of the finance charges shown on the disclosure.

PREPAYMENT: If you pay off early, you may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property may may, subject to condition

Defines whether or not the loan can be passed on from a seller of a home to another buyer. where the buyer "assumes" all outstanding payments.

may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

** NOTE: The Payments shown above include reserve deposits for mortgage insurance (if applicable), but exclude property taxes and insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

(Applicant) (Date)

(Lender) (Date)

Lenders are required by law to provide the information on this statement in a timely manner. Your signature merely indicates that you received this information and does not obligate you or the lender in any way.

Handout 4.2

The Five C's of Credit Worksheet

Use the space below to make notes about the "5 C's" of credit.

○ Capacity

○ Capital

○ Collateral

○ Character

○ Conditions

Handout 4.3

Credit Reporting Agencies

- Below is the contact information for the three major consumer credit reporting agencies.

- **Equifax**

P.O. Box 740241
Atlanta, GA 30374-0241
800-685-1111
<http://www.equifax.com>

- **Experian**

P.O. Box 2002
Allen, Texas 75013
888-322-5583
<http://www.experian.com>

- **TransUnion**

P.O. Box 1000
Chester, PA 19022
800-888-4213
<http://www.transunion.com>

FTC Facts

For Consumers

September 2005



FEDERAL TRADE COMMISSION
FOR THE CONSUMER

www.ftc.gov ■ 1-877-ftc-help

Your Access to Free Credit Reports

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation’s consumer reporting companies. The Federal Trade Commission (FTC), the nation’s consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you’ve been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Here are the details about your rights under the FCRA and the Fair and Accurate Credit Transactions (FACT) Act, which established the free annual credit report program.

Q: How do I order my free report?

A: The three nationwide consumer reporting companies have set up a central website, a toll-free

telephone number, and a mailing address through which you can order your free annual report.

To order, visit **annualcreditreport.com**, call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The form is on the back of this brochure; or you can print it from **ftc.gov/credit**. Do not contact the three nationwide consumer reporting companies individually. They are providing free annual credit reports only through **annualcreditreport.com**, 1-877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide consumer reporting companies every 12 months.

A WARNING ABOUT “IMPOSTER” WEBSITES

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law – **annualcreditreport.com**. Other websites

that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell **annualcreditreport.com** in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

annualcreditreport.com and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from **annualcreditreport.com** or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. It’s probably a scam. Forward any such email to the FTC at **spam@uce.gov**.

Q: What information do I need to provide to get my free report?

A: You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security

of your file, each nationwide consumer reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

Q: Why do I want a copy of my credit report?

A: Your credit report has information that affects whether you can get a loan – and how much you will have to pay to borrow money. You want a copy of your credit report to:

- make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- help guard against identity theft. That’s when someone uses your personal information

– like your name, your Social Security number, or your credit card number – to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don’t pay the bills, the delinquent account is reported on your

credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

*Only one website is authorized to fill orders for the free annual credit report you are entitled to under law – **annualcreditreport.com**.*

Q: How long does it take to get my report after I order it?

A: If you request your report online at **annualcreditreport.com**, you should be able to access it immediately. If you order your report by

calling toll-free 1-877-322-8228, your report will be processed and mailed to you within 15 days. If you order your report by mail using the Annual Credit Report Request Form, your request will be processed and mailed to you within 15 days of receipt.

Whether you order your report online, by phone, or by mail, it may take longer to receive your report if the nationwide consumer reporting company needs more information to verify your identity.

There also may be times when the nationwide consumer reporting companies receive a high volume of requests for credit reports. If that happens, you may be asked to re-submit your request. Or, you may be told that your report will be mailed to you sometime after 15 days from your request. If either of these events occurs, the nationwide consumer reporting companies will let you know.

Q: Are there any other situations where I might be eligible for a free report?

A: Under federal law, you're entitled to a free report if a company takes adverse action against you such as denying your application for credit, insurance, or employment and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft. Otherwise, a consumer reporting company may charge you up to

\$9.50 for another copy of your report within a 12-month period.

To buy a copy of your report, contact:

- Equifax: 800-685-1111; www.equifax.com
- Experian: 888-EXPERIAN (888-397-3742); www.experian.com
- Trans Union: 800-916-8800; www.transunion.com

Under state law, consumers in Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, and Vermont already have free access to their credit reports.

If you request your report online at annualcreditreport.com, you should be able to access it immediately.

Q: Should I order a report from each of the three nationwide consumer reporting companies?

A: It's up to you. Because nationwide consumer reporting companies get their information from different sources, the information in your report from one company may not reflect

all, or the same, information in your reports from the other two companies. That's not to say that the information in any of your reports is necessarily inaccurate; it just may be different.

Q: Should I order my reports from all three of the nationwide consumer reporting companies at the same time?

A: You may order one, two, or all three reports at the same time, or you may stagger your requests. It's your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports.

Q: What if I find errors – either inaccuracies or incomplete information – in my credit report?

A: Under the FCRA, both the consumer reporting company and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take full advantage of your rights under this law, contact the consumer reporting company and the information provider.

1. Tell the consumer reporting company, in writing, what information you think is inaccurate.

Consumer reporting companies must investigate the items in question – usually within 30 days – unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the consumer reporting company, it must investigate, review the relevant information, and report the results back to the consumer reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting companies so they can correct the information in your file.

When the investigation is complete, the consumer reporting company must give you the written results and a free copy of your report if the dispute results in a change. (This free report does not count as your annual free report under the FACT

Act.) If an item is changed or deleted, the consumer reporting company cannot put the disputed information back in your file unless the information provider verifies that it is accurate and complete. The consumer reporting company also must send you written notice that includes the name, address, and phone number of the information provider.

2. Tell the creditor or other information provider in writing that you dispute an item. Many providers specify an address for disputes. If the

provider reports the item to a consumer reporting company, it must include a notice of your dispute. And if you are correct – that is, if the information is found to be inaccurate – the information provider may not report it again.

Tell the consumer reporting company, in writing, what information you think is inaccurate.

Q: What can I do if the consumer reporting company or information provider won't correct the information I dispute?

A: If an investigation doesn't resolve your dispute with the consumer reporting company, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the consumer reporting company to provide your statement to anyone who received a copy of your report in the recent past. You can expect to pay a fee for this service.

If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the information provider reports the item to a consumer reporting company.

Q: How long can a consumer reporting company report negative information?

A: A consumer reporting company can report most accurate negative information for seven years and bankruptcy information for 10 years. There is no time limit on reporting information about criminal convictions; information reported in response to your application for a job that pays more than \$75,000 a year; and information reported because you've applied for more than \$150,000 worth of credit or life insurance. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

Q: Can anyone else can get a copy of my credit report?

A: The FCRA specifies who can access your credit report. Creditors, insurers, employers, and other businesses that use the information in your report to evaluate your applications for credit, insurance, employment, or renting a home are among those that have a legal right to access your report.

Q: Can my employer get my credit report?

A: Your employer can get a copy of your credit report only if you agree. A consumer reporting company may not provide information about you to your employer, or to a prospective employer, without your written consent.

FOR MORE INFORMATION

Your employer can get a copy of your credit report only if you agree.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To

learn more about credit issues and protecting your personal information, visit [ftc.gov/credit](https://www.ftc.gov/credit).

To file a complaint or to get free information on other consumer issues, visit [ftc.gov](https://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

*Federal Trade Commission
Bureau of Consumer Protection
Office of Consumer and Business Education*

FOR THE CONSUMER
[WWW.FTC.GOV](https://www.ftc.gov)

FEDERAL TRADE COMMISSION
1-877-FTC-HELP

Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Date of Birth:

			-			-				
--	--	--	---	--	--	---	--	--	--	--

		/			/				
--	--	---	--	--	---	--	--	--	--

Month

Day

Year

Fold Here

Fold Here

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

First Name

M.I.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Last Name

JR, SR, III, etc.

Current Mailing Address:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

House Number

Street Name

--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

City

State

ZipCode

Previous Mailing Address (complete only if at current mailing address for less than two years):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

House Number

Street Name

Fold Here

Fold Here

--	--	--	--	--	--	--	--

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

City

State

ZipCode

Shade Circle Like This → ●

Not Like This → ☒ ☑

I want a credit report from (shade each that you would like to receive):

- Equifax
 Experian
 TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.



Handout 4.5

Conversation Starters – Borrowing Money

- Ask your child to help him/her reflect on or recall what they did during their lesson. Also talk with your child about spending money. Can't think of what to say? Consider these questions:
 1. Did you borrow money or things from other people when you were a teenager or a young adult? If yes, what kind of things did you borrow and why? When did you return the item or pay back the lender?
 2. Do you like to borrow today? Why or why not?
 3. Have you ever loaned something to someone and then regretted making the loan? Please explain.
 4. How did you feel the first time you borrowed money?
 5. Did your parents ever talk to you about borrowing money? What was it like for them to borrow?

As a fun alternative

- Cut out the questions below and place them in a jar (or other container). Then have your child pull one of the questions from the jar. Read the question and answer it, trying to initiate a short conversation that expands on the question.

<p>Did you borrow money or things from other people when you were a teenager or a young adult? If yes, what kind of things did you borrow and why? When did you return the item or pay back the lender?</p>	<p>How did you feel the first time you borrowed money?</p>
<p>Do you like to borrow today? Why or why not?</p>	<p>Did your parents ever talk about borrowing money? What was it like for them to borrow?</p>
<p>Have you ever loaned something to someone and then regretted making the loan? Please explain.</p>	

Handout 4.6

Conversation Starters – Country Bear’s Good Neighbor

- Use the following questions about *Country Bear’s Good Neighbor* to start a conversation with your child about borrowing money.
 - **For child:** What would you do if you had a friend like Country Bear who borrowed items that he knew he needed, like apples for a cake?
 - **For parent:** What would you do if your friends borrowed money and did not repay you when they said they would?
 - **For parent:** Some people never loan money to family or friends because they think it will make them angry with each other. What do you think about that? Do you think the girl would have been angry with Country Bear if she hadn’t lent him things?
 - **For child:** What are some nice ways to tell your friends that some items you own are not for loan?

As a fun alternative

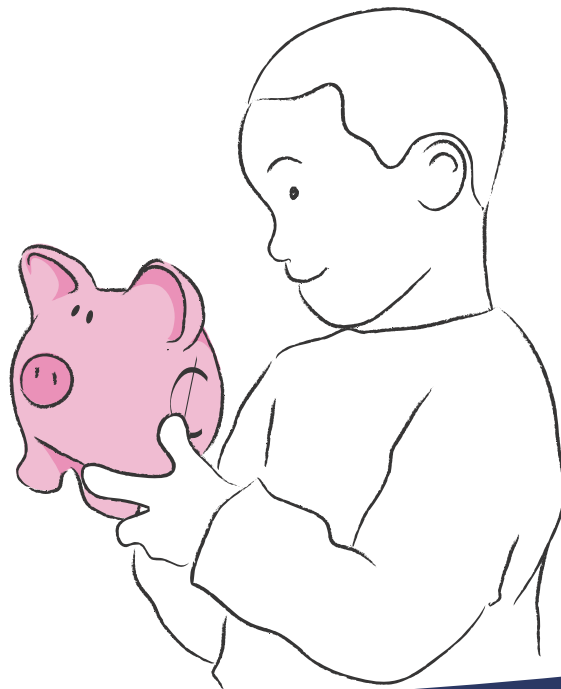
- Cut out the questions below and place them in a jar (or other container). Then have your child pull one of the questions from the jar. Read the question and answer it, trying to initiate a short conversation that expands on the question. If the question is for your child, have them answer the question.

<p>What would you do if you had a friend like Country Bear who borrowed items that he knew he needed, like apples for a cake?</p>	<p>What would you do if your friends borrowed money and did not repay you when they said they would?</p>
<p>What are some nice ways to tell your friends that some items you own are not for loan?</p>	<p>Some people never loan money to family or friends because they think it will make them angry with each other. What do you think about that? Do you think the girl would have been angry with Country Bear if she hadn’t lent him things?</p>

Handout 4.7

Everyday Ways to Teach Kids about Borrowing Money

- If your child wants to borrow money for a special purchase, write an IOU. When you return home, the IOU can be used to remind them they owe you money and help reinforce the importance of repaying money that is borrowed.
- As a lesson, charge your child interest for money you loan them temporarily. If you are shopping and your child asks for money to make a special purchase, tell them that any money you give them will be subject to a finance charge. For example, if they borrowed \$5.00. Perhaps they would have to repay you \$5.25. This will teach them to plan ahead and that borrowing has costs.
- If your child has money to spare, borrow from him/her when you need some cash. Write an IOU for it and pay interest when you repay it. Thank him/her for being your "bank."
- If your child witnesses you borrowing something from a neighbor, make sure they see you returning the item as promised.



Handout 4.8

Lesson Evaluation – Planning Your Borrowing

- Circle the appropriate number to indicate your level of knowledge of the following topics **BEFORE** the session and **AFTER** the session.

Lesson Evaluation	Before the Session				After the Session			
	Very Little	Some	Quite a Bit	A Lot	Very Little	Some	Quite a Bit	A Lot
The major types and sources of credit.	1	2	3	4	1	2	3	4
When and when not to use credit.	1	2	3	4	1	2	3	4
The Five C's of Credit.	1	2	3	4	1	2	3	4
What information is on my credit report?	1	2	3	4	1	2	3	4
How to get a free copy of my credit report.	1	2	3	4	1	2	3	4
Ways to manage credit.	1	2	3	4	1	2	3	4

- As a result of this program, please indicate any actions you have already taken to teach your child about money.

I have talked to my child about money. Yes _____ No _____

I have tried one of the everyday ways to teach my child about money. Yes _____ No _____

Other: _____

- As a result of this session, to what extent do you feel better able to borrow money wisely?

_____ Very Little _____ Some _____ Quite a Bit _____ A Lot

- Do you plan to use any strategies presented to help you manage your credit?

_____ No _____ Maybe _____ Yes

If yes, what do you plan to use? _____

- How likely are you to share the information discussed today with others?

_____ Unlikely _____ Somewhat Unlikely _____ Somewhat Likely _____ Very Likely

- Comments or suggestions:

(Optional) Name _____ E-mail _____