



YOU'RE INVITED!
FREE MONEY SMART CLASS
"TO YOUR CREDIT"

SATURDAYS | OCTOBER 6, 13, 20, 27 | NOON TO 1 PM

THE MAYWOOD PUBLIC LIBRARY
121 S. 5th Ave. | Maywood

WHAT IS MONEY SMART? The Money Smart for Adults instructor-led curriculum consists of eleven training modules that cover basic financial topics. Topics include a description of deposit and credit services offered by financial institutions, choosing and maintaining a checking account, spending plans, the importance of saving, how to obtain and use credit effectively, and the basics of building or repairing credit.

To Your Credit teaches you how to read a credit report and how to build and/or repair your credit history. After completing this module, you will be able to:

- ✓ Define credit
- ✓ Explain why credit is important
- ✓ Describe the purpose of a credit report and how it is used
- ✓ Order a copy of your credit report
- ✓ Read/analyze your credit report to determine if you are ready to apply
- ✓ Differentiate between good and bad credit
- ✓ Describe the implications of good and bad credit scores
- ✓ Identify ways to build and repair your credit history
- ✓ Recognize how to correct errors on your credit report
- ✓ Recognize how to guard against identity theft

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