

FLR WORKSHOP: *Outline for Credit Sessions*

1. Understand Your Credit Report: Key Points

- What is a Credit Report?
 - How can you get a credit report from those who manage it?
 - Are there different types of credit reports?
 - How does the information get on your credit report?
 - How do you read the information on your credit report?
(Review sample report to understand headings)
 - Who can see the information on your credit report?
 - How can mistakes get on your credit report?
- Understanding Credit Reports and Credit Uses
(Review your OWN credit reports)

2. Credit Scores: How They Affect You

- What is a Credit Score?
 - Credit Risk Picture
 - Fair Isaac Corporation – FICO Scores Say Yes or No to Credit
- Credit Score Factors
 - What will hurt your credit score?
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- Credit loans are now based on current score
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1. UNDERSTAND YOUR CREDIT REPORT: Key Points

What is a credit report?

Welcome to the Family Life Resources Workshop on CREDIT! We are going to learn a lot today, but we'll have some fun too.

Part of the learning process is getting all of your senses involved. **Learning** about your finances is important, and we want to make sure you really learn it. So you will be doing a little note-taking on the outlines. You'll just need to write in some KEY WORDS here and there.



The HIGHER your score the BETTER you will be treated by money lenders. Let's take a closer look at credit reports.

What is a CREDIT REPORT? Has anyone requested a credit report in the past?

A credit report is simply a **history** of your current credit activities, as well as, the activities of the past.

It is a **computerized file** that explains information about you.

The report information includes:

- **Identifying Information**

This is used to identify you (your name, address, social security date of birth, employment address and income.)

- **Trade Lines**

These are your credit accounts. Creditors report the type for each account, such as **credit card, auto loan, mortgage**, etc.

Additional Information included is the date the account was opened, the amount of the loan, the account balance and your payment history.

- **Inquiries**

This is a list of individuals who have **requested your credit information** during the last two years.

The report includes both "voluntary" and "involuntary" requests. When you request new credit it is considered "voluntary" inquiries. "Involuntary" inquiries are generated by lenders who seek to offer you a pre-approved line of credit.

- **Public Records**

The collection of public record information could include **bankruptcies, foreclosures, law suits, garnished wages, liens and judgments**.



In summary, your credit report lists:

- The **TYPES** of credit you use
- **HOW LONG** your accounts been open
- Whether you pay your bills **ON TIME**

- **How can you get a credit report from those who manage it?**



It's a good idea to look over your credit report *at least* **once a year**. Check a current report also before making big purchases, such as a home or car.

There are **three major credit bureaus** and hundreds of small credit agencies that collect and maintain your personal and financial information. These corporations make money by selling credit information. To request a copy of your credit report, contact the credit reporting agencies directly:

- Equifax: (800) 685-1111, www.equifax.com
- Experian (formerly TRW): (888) 397-3742, www.experian.com
- TransUnion: (800) 888-4213, www.transunion.com

- **Are there different types of credit reports?**

Yes, there are two types of credit reports.

- **Consumer Report**
This report contains your personal data, creditor accounts, public records inquiries and can be reviewed by a business or individual who is in the process of *extending you credit*. A small fee is paid to the credit bureau for this report.
- **Investigative Report**
This report is used *for employment or insurance purposes*. It is a detailed report based on interviews with individuals who are familiar with your personal lifestyle, character, and reputation.

- **How does your information get on the credit report?**

The moment you apply for credit, the lender contacts the credit bureau for your credit information, which adds to your credit history. Additional information may come from public sources, such as bankruptcy records, etc.

- **How do you read the information included on the credit report?**

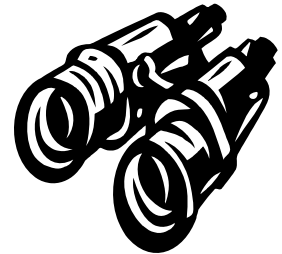
It is *not* easy! In fact, it is quite difficult, since each bureau enters the information differently. The good news is that all credit reports contain basically the same categories of information. In addition, the law now requires that the bureau must provide sample explanations to help you understand your report.

Presenter will go over **sample handout** to explain the Credit Bureau headings)

Who can see the information on your credit report?

Legally, any of the following can review your report:

- Creditor or lender where you have applied for credit
- Potential employer
- Mortgage lender where you applied for a home loan
- Property management company when you have applied to *rent* an apartment, condo or house
- Current employer on a need-to-know basis
- Person, firm, or agency who has your *permission*.
- Person, firm or agency with a legitimate need to know
- Insurance company when you apply for any type of *insurance*
- *You*, as a consumer



- **How can mistakes get on your credit report?**

It is most important that you frequently check your report, especially to see if it's correct. It's reported that **over 50%** of credit reports have **major errors**.

These errors could cause you to pay higher interest rates and sometimes lead to credit rejection.

If your report contains errors, it is often because the report is incomplete, or it may have *someone else's* information.

For example:

- You may have applied for credit under **different names**.



- A mistake may occur when entering your **personal information**, such as the address or Social Security number on the report.
- Another mistake may be that a loan or credit card payment was applied to the **wrong account**.

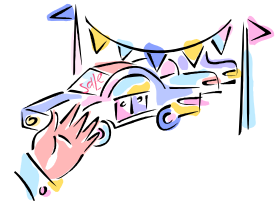
If you find an error, the credit reporting agency must investigate and respond to you within **30 days**. If you are in the process of applying for a loan, immediately notify the lender of the incorrect information on your report.

Understanding Credit Reports & Credit Uses:

Your credit report shows different sides of your borrowing activities. It tells the lender how much credit you have used and alerts them if you are seeking new sources of credit. All these pieces of information are carefully considered and can affect your credit score rating.

Credit information has become increasingly important as a determining factor in the ability to purchase goods and services at the best possible rates. A good credit rating helps consumers in many ways including:

- More able to get lines of credit with retail stores and credit cards
- Better able to qualify for medium and long-term loans for homes and cars
- Lower interest rates to buy big items on credit
- Lessens or stops the need to pay *deposits* or advance payments with utility companies
- Reduces some paperwork when trying to get a loan



2. CREDIT SCORES: How They Affect You

What is a Credit Score?

- Credit Risk Picture

A credit score is a number that gives the lender a picture or profile of your credit history which helps them to determine *how likely you are to pay back your loan on time*. The lender wants to know ahead of time if you are a credit risk (High or low risk.) Therefore, the lender has a better understanding of this credit risk factor by simply looking at your credit score.



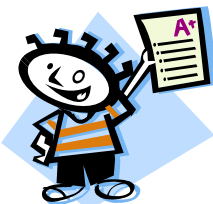
The scores can range between **300 and 900**.

If your credit score is **above 680** you are considered a “**prime borrower**” and generally will not have a problem getting a good interest rate on your home loan, car loan, or credit card.

If your credit score is **below 580**, you are considered “**subprime**,” and will probably pay a much higher interest rate on your loan. The higher your score, the lower the risk is to lenders.

Here are examples of some guidelines that are used for Mortgage Loans to give you an idea of the *value* of your Credit Score:

- **680 and up**
 - *Minimum Risk*
 - Conventional Loans / Prime Borrower
- **620 – 679**
 - *Low Risk*
 - Conventional Loans / Prime Borrower
- **580 – 619**
 - *Moderate Risk (A-)*
 - FHA/ Conventional Loans / Subprime (Borderline)
- **500 – 579**
 - *High Risk (B, C)*
 - Subprime Borrower
- **Below 500**
 - Typically no standard loan programs available.



In knowing how you are GRADED by your *credit risk level*, you can take the necessary steps to improve your credit score. This certainly is worth your time, effort and financial gain!

- **Fair Isaac Corporation – FICO Scores Say Yes or No to Credit**

The most widely used credit scores are FICO scores developed by the Fair Isaac Corporation. The company uses statistics to make predictions for the consumer credit industry.

Fair Isaac developed a mathematical formula and they sell it to the Credit Bureaus. The credit bureaus use the formula to create their own credit rating system or Credit Score for their region of the country. Every year, billions of credit decisions are made by lenders based on these scores.

Lenders use information such as;

- *amount of debt* you can handle at your current income
- your *employment history*
- your *credit history*

Even with credit score guidelines ranging between 300 to 900 points, based on their **perception** of these pieces of information, a lender may choose to extend or decline credit to you.

Lenders may give you the loan, even though your credit score is *low*. They could refuse to extend credit to you even if your score is *high*. Like picking out a spouse, different qualities are more important to different people.

- **Credit Score Factors:** (from www.ftc.gov/bcp/online/pubs/credit/scoring.htm)

Your credit score is based on five important factors that can change as your credit report changes. These factors are Payment History, Outstanding Debt, Credit History, New Credit and Types of Credit Used. These five factors impact your score differently:

- **Payment History** – usually decides about **35%** of your credit score! This is one of the most important factors in credit scoring. Your score will probably be hurt if you:
 - paid bills LATE
 - had an account in Collections
 - declared bankruptcy
- **Outstanding Debt** - usually decides about **30%**
 - If your debt is over 75% of your Credit Limit, your credit score will lose points.
- **Credit History** - usually decides about **15%**
 - The longer or *older* your history of good credit, the *better*. Newer credit users may have insufficient data and it could hurt your credit score.





- **New Credit** - usually decides about **10%**
 - Too many “inquiries” (recent credit applications) in a short time period can hurt your credit score.
 - Opening too much new credit can lower your score. Just walk by those gift offers for department store credit cards, too many cards can hurt you...even if you don't carry a balance on them!
- **Types of Credit Used** - decides about **10%** of credit score.
 - Generally, loans from banks and credit unions are better than loans from **Finance Companies**—which may hurt your credit score. Finance companies usually charge higher interest rates than traditional banking and may use some form of the word “finance” in their name.

(Presenter can name some examples...)

When the lender receives your credit score, they also receive a list of the **four** *most significant reasons* why your score is NOT higher.

Although lenders are not required to tell you your score... you should **request** the reasons listed on your report!



Keep in mind that your credit report changes *daily* as you increase or decrease your balances.

Lenders base their decisions on facts such as credit scoring rather than their personal feelings. Therefore, credit scoring removes factors like your gender, race, religion, nationality and marital status when making credit decisions.

Perhaps your past credit history wasn't the best. These issues start to fade as your payment activities begin showing a *positive* pattern on your credit report.

What will HURT your credit score?

- Quick Recap: a *LOW credit score* can...
 - Stop you from receiving credit in a matter of minutes
 - Prevent you from getting the best interest rates
 - Create tons of paperwork to reapply for credit
 - Add many weeks of wait time to get credit approval



If your payment history shows you don't pay your bills *on time* or you've *missed* several payments, it will *lower* your credit score.

Based on this information a lender may deny your request for credit even though you continue to pay down your balances.

Here are some other factors that hurt your score:

**** Participants can read YELLOW handout: "Understanding Your Credit Score"**

The following factors *lower* your credit score:

- You rent (instead of own a home)
- Your income is \$1,000 a month or less
- LATE payments or black marks
(Note: A current late pay is worse than a 5 year old bankruptcy!)
- Your debts are with Finance companies
- Your employment is less than one year on the job
- Your occupation is unskilled
- You are single
- Your age is under 25 or over 65
- Your dependents are 4 or more
- You have no bank cards
- You have more than 5 credit cards
- Your credit card balances is near your credit limit
- You have open credit cards with zero balance
- Your debt load is more than 75% of your credit limit
- Defaulted student loans
- Too many inquiries
- Balance transfers



What will **HELP** your credit score?

- Make a personal commitment to pay your bills first and on time!

You can increase your credit score if you change the way you handle your credit journey. First, take the time to improve your score and you will save lots of money.

- Do Not Max Out Your Credit Cards!

We all know how tempting this can be, however, if you do max out your cards you have just *lowered* your score. As you can see, what we do on a daily basis can certainly work against us! Therefore, by changing the way you handle your daily financial matters, you can control your financial future.



Helpful & Hopeful Hints:



Did you know that if you pay your bills on time for at least 6 months, you could raise your score almost 20 points?

Likewise, if you pay down the balances on your credit cards by 34%, you could raise your score almost 20 points.

So, for example, if you owe \$1,575 on your credit card, and you pay off \$535 of that debt (about 34%), your score will increase!

Improve Your Credit Score

Raising your score is somewhat like working out to get in shape. It can be tricky and time consuming. The time you invest to make responsible credit management decisions will reflect a visible improvement of your credit report and in your personal lifestyle.

You need to think about which of the following factors you may want to change over time to improve your credit score.

The following factors **raise** your credit score:

- Own your home
- Your income is over \$3000 a month or \$36,000 annually
- Your debts are with Credit Unions and Banks
- Your employment is more than 6 years on the job
- Your occupation is skilled or professional
- You are married
- Your age is between 25 – 65
- Your dependents are 3 or less
- You hold 2 – 4 credit cards and no more



Credit Loans Are Now Based On Current Score

Lenders are digging deeper in your credit backgrounds and are using the additional information and **reclassifying** some of the former *prime* customers to a *subprime* level of credit.

The benefit to the lender: *increased profits*. These changes in the lending market have been largely unreported. Traditional banks have adopted the practices associated with subprime lending for their customers.



For example, when you have taken out a loan with an annual interest rate, you do not know whether the interest rate is higher than you **deserve** to pay.

The **lender** knows your credit score...but does not have to reveal it. You probably do not know that your credit scores can be interpreted differently by the lenders and in turn you do not know whether you are getting a fair price.

Lenders have figured out methods to make major profits out of minor credit blemishes, by *reclassifying* “prime” borrowers to “subprime” and raising their interest rate.

Easy-money lenders point fingers at the subprime borrowers they helped create and then punish those same borrowers with higher interest rates and fees.



Could you be SUBPRIME?

It is important for everyone to protect themselves when applying for credit, even if their credit is *good*. Never assume you have sufficient information to complete the process of borrowing money.

Follow these steps to protect yourself when you are seeking credit:

- Get a credit report
- Demand your credit score from lender
- Never assume you are subprime
- Get the details
- Avoid predatory lenders
- Be ready to go prime

Before applying for credit, you should get your credit report and REPAIR your credit problems. Remember, unfavorable credit information cannot be reported for more than seven years, with the exception of a Chapter 7 bankruptcy, which can be reported for no more than ten years.

You should *not* choose a lender who *won't* tell your credit score. In fact, ask the lender for your score from all the credit bureaus, with detailed information concerning major discrepancies. If you know your score is less-than-perfect, you still may have other options.

Begin, by assuming you are not subprime and you are applying for a prime loan. Do avoid **finance companies** when at all possible and even if you have less-than-perfect credit, know that it will cost you.

Seek a loan through **Credit Unions**, since their interest rates tend to be lower and they give more personal attention to your credit issues.

Ask, and then ask again, for more and more detailed information concerning the lenders prime/subprime guidelines. Also ask about added fees and points, prepayment penalties, and balloon payment terms.

Dozens of states have passed laws since 1999 to crack down on **Predatory Lending**—loans with high fees, excessive interest or other unaffordable provisions—clustered in the subprime sector. The list of don'ts can be overwhelming, but fewer problems will result in the end.



- Watch out for the following types of lenders:
- Avoid *finance companies* and predatory lenders when at all possible.
 - Do *not* consider a lender who offers to lend *more than is necessary*.
 - Do not consider those who *require* credit life insurance, require balloon note payments due in less than ten years, or charge excessively high rates and fees.
 - Beware of the lender who *does not disclose* your credit score or other information that you have requested. You are entitled to have access to *complete* information about the price and terms of the credit loan *up front*.

Lenders treat borrowers differently based on their credit **SCORES**.

The next example REALLY shows the difference between having a good score and not having one.

How much *difference* is there in having Good, Average, or Poor Credit?

\$200,000 loan on a **30 year** mortgage (Calculated on www.Bankrate.com & rounded)

Credit.....	Excellent	Average	Poor
Interest.....	5%	7%	9%
Monthly Payment.....	<u>\$1,074</u>	<u>\$1,331</u>	<u>\$1,609</u>
Increased mo. payment by.....		<u>\$257</u> (~300)	<u>\$535</u> (~500)
Extra money paid for higher interest.....		<u>\$92,506</u> (~100K)	<u>\$192,816</u> (~200K)

Yikes!



3. CREDIT REPORT AUDIT VERIFICATION: Credit Correction Services

What can be removed to improve your credit report?

- **Credit Correction Services**

You may remember, credit bureaus are in business to collect and sell negative information about you so they can continue to make a profit. So the lower your score, the higher the *interest* the creditors will charge.

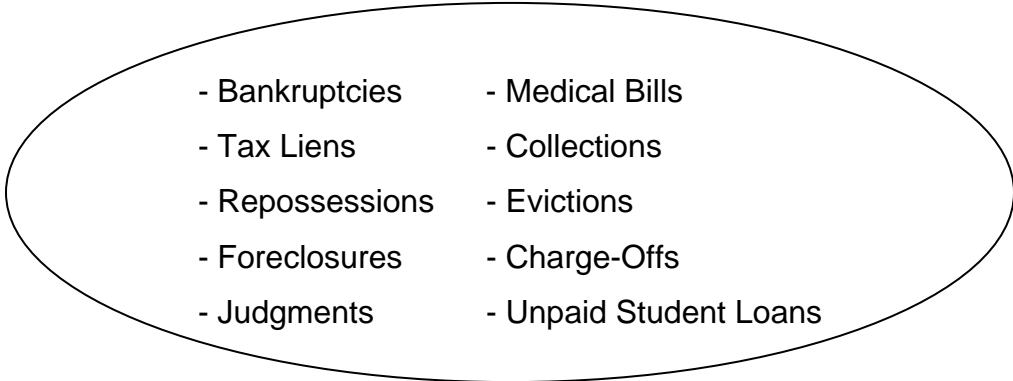
While it is possible that 50% or more of ALL credit reports may have errors or outdated information—which hurt your score—the bureaus are not motivated to correct any mistakes that are not in their favor.

For instance, if you have 4 or more errors on your credit report and you write the bureaus a letter to dispute them—the bureaus will prejudge your efforts as FRIVOLOUS and will NOT correct the errors! That's why it is a good idea to seek professional help.

A **credit correction company** is primarily focused on helping people restore their credit and raise their credit score. They are in business to dispute credit information with the Credit Bureaus directly. They work to have that negative information contained in your credit report removed.

You can understand why it is quite difficult for you as an individual to deal with the credit bureaus and get the results you want. Although you can take on the responsibility of restoring your credit, most people turn to a credit correction company to represent them. Correcting unfavorable credit is affordable when you consider the amount of savings you may receive.

Just about everything that is considered unfavorable on your credit report can eventually be removed. Examples are:

- 
- Bankruptcies
 - Tax Liens
 - Repossessions
 - Foreclosures
 - Judgments
 - Medical Bills
 - Collections
 - Evictions
 - Charge-Offs
 - Unpaid Student Loans

Generally, considerable changes can be seen on your credit report within 2 to 3 months. You have probably heard about credit repair and may still have some questions. Here are some of the most commonly asked:

Questions Frequently Asked

(FLR, Managing Director Training Manual)

Q.

Is it legal to repair my credit?

A. Yes! The Fair Credit Reporting Act (1970) guarantees your right to dispute any information on your credit reports.

Q. **Once corrected, can the old information reappear?**

A. No! Only new information is reported to the bureaus. Once the information is removed it is permanent.



Q. **Why should I use the services of a credit advisor? Can't I do it myself based on the law?**

A. Yes you can! You can also fix your own car, build your own house, be your own doctor. Some things may be better left to professionals in the field.

Q. **How long will the entire process take to be completed?**

A. The approximate time is between 1 – 9 months.

Q. **Will creditors know later on that I re-established my credit?**

A. No! There will never be a trace that you ever had bad credit, but even if they did, Federal Law prohibits denial based on past credit.

Q. **If my credit is fixed, does that eliminate my debt?**

A. No! Credit Correction Services do not pay off your debts. The debt with the creditor will still be pending. It is advised that you *continue* paying off your debts, to avoid further collection.

Q. **Will paying off my debt re-establish my credit?**

A. No! Paying off your debt does not fix your credit. Once the debt is paid, it *still* remains on your credit history for at least 7 years.

Testimony: Credit Correction Success!

One result from Credit Correction was able to raise a client's credit score by about 50 points! This made a HUGE difference in interest on a mortgage loan for \$225,000.

- Before credit correction, one client was offered a **7.75%** loan with a 10% down payment.
- After a few months of using credit correction, the client was able to qualify for a mortgage at **6.25%** with NO down payment!
- That's \$227 less per monthly payment, for a *total savings* in interest of **\$81,563!** WOW!!!

4. COLLECTION ACCOUNTS AND YOUR CREDIT

When Does a Collection Agency Take Over Your Account?

Initially, the original creditors will attempt to collect their own debts. However, once you **miss** a few payments, your account can be turned over to collections.

This is reported to the credit bureaus and hurts your credit score. So the more you know about how to handle these accounts, the better.

Collection agencies attempt to collect past-due debts (*payments that are late and overdue*) follow a standard pattern.

- First, you will receive **letters** or **phone calls** from the collection department.
- After repeated attempts, your account will be **charged-off**. This means that your account is either sent to a collection agency or simply written off as a bad debt.
- When your account is sent to a collection agency, it is also **reported** to a credit bureau.



Now that a collection agency has the responsibility to collect the debt, the agency generally follows what the original creditor authorizes. The original creditor may authorize the collection agency to settle the debt or drop the debt altogether.

Limits: What a Collection Agency Can or Cannot Do

The Fair Debt Collection Practices Act (FDCPA) applies when a collection agency is seeking to collect a debt. The FDCPA requires that a collection agency share certain information with you and stops the collector from engaging in many kinds of abusive or misleading behavior.



The first letter issued by the collection agency must include the following:

- The **amount** of your debt
- The name of the **original** creditor
- That you have **30** days to indicate if it IS your debt and give proof if you say it is NOT your debt

In their first communication to you, they must state that:

“Our intent is to collect a debt and the information collected will be used for that purpose.”

Collection actions prohibited by the FDCPA say collection agencies *cannot* contact **third parties** about your debt.

A few exceptions are:

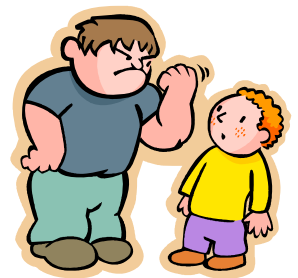
- Your attorney
- A credit reporting agency
- The original creditor
- Contacting third parties to locate you

Additionally, they *cannot* **contact** you:

- at **unusual** or **inconvenient** times or places
- **directly**, although they know you are represented by an attorney
- at **work** if they know that your employer prohibits you from receiving collection calls at work

Collection agencies *cannot* engage in many kinds of *abusive or deceptive behavior*. Specifically, they cannot:

- use or threaten to use **violence**
- harm or **threaten** to harm you or another person, or you or another person's reputation or property
- use obscene or profane **language**
- publish your name as a person who doesn't pay bills
- list your debt for sale to the public
- call you **repeatedly**
- place telephone calls to you without **identifying** himself as a bill collector



Important Notes For Settling Collection Accounts

If you *know* you owe the money, pay it! Sometimes a collector will take less than the amount owed, primarily for two reasons:

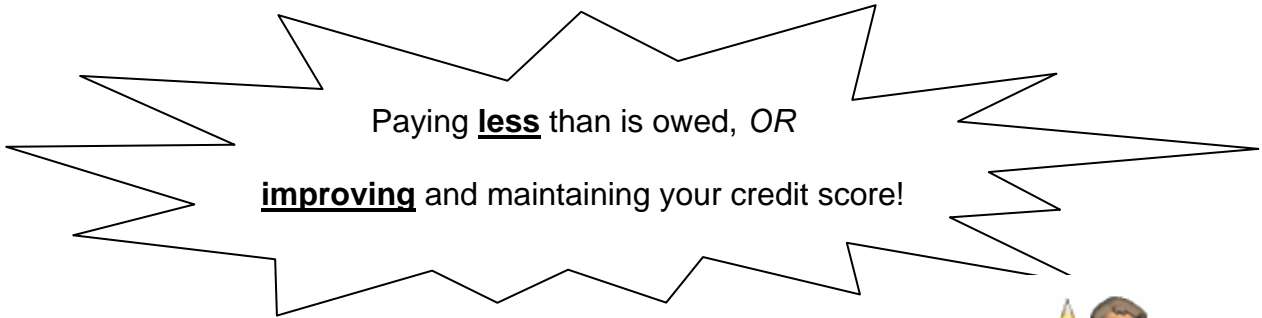
- First, the longer a debt goes unpaid, the more nervous the collector becomes, since OLD debts do not improve with age. So, a creditor is usually willing to accept a DISCOUNTED amount which makes financial sense.

The creditor probably realizes that it is better to get **some** of the money now, than to possibly get nothing later.

- Second, generally old accounts have been bought by the collector for **pennies** on the dollar. However, even though this may be the case, it still could represent a substantial profit to the collector.



Although paying a lower amount sounds good, you must decide which is more important:



Something else to consider before settling your account; the IRS considers the *difference* between the amount owed and the amount paid as **income**. Therefore, you will eventually be responsible for paying taxes on that amount.



Finally, when you settle for less than the amount owed, you should try negotiating with the collector to notify the credit bureaus that your account was **“paid in full.”**

Make sure you get this agreement in **writing** for your records. Here at Family Life, we have seen much frustration when this is not done.

To make the most informed decision, we recommend speaking with a Family Life credit counselor FIRST!

5. JUDGMENTS: How To Protect Your Credit

What is a Judgment?

A judgment is what the Court orders after hearing a case filed by the creditor. *IF* the creditor **wins** the case, the judgment gives the creditor the right to *make* you pay your debt.



Once a debt is in collections, you may be served with a judgment. You have **30** days to prove that the debt is **invalid**.

If the debt is yours and you are served with a judgment, you should contact the judgment creditor ***immediately*** and offer a compromise to settle the debt in exchange of your credit.

Your Credit and Judgments: Three Options

- **Dismiss**

There are several ways to remove a judgment from your credit report. The court must *verify* the judgment for *accuracy* within 30 days; otherwise the credit bureau will delete it without payment.

- **Negotiate**

However, if the judgment has been proven correct and you have no information to prove it is not valid, you can negotiate to dismiss with payment. This does not improve your credit rating but it is a better rating than to simply pay it. Your new rating should be reported to the credit bureaus in 30 to 45 days.

- **Vacate**

The last option is called “*motion to vacate*” a judgment and can be used if:

- You believe that you were sued in **error**
- You were *exempt* because of **retirement** or **SSI** (*Social Security Disability*)
- You were served **improperly**.

Currently, an unbelievable 80 % of judgments are awarded in **ERROR!**

Good news—If you select this option and the judgment is vacated, it does not stay on your *credit report* and you do not have *to pay it!*

So, if you think you have a good case, you should attempt to vacate the judgment yourself or hire an attorney to represent you.

Avoid Judgments

Trust us on this; you really do not want a judgment on your credit report! The statute of limitations on judgments is usually **12 to 20 years** and the creditor may seek to renew the judgment before the original judgment expires!

You still could be stuck with the judgment for **7 years *even though you paid off the judgment!***



Therefore, you can avoid this situation by making sure you **do NOT get sued**. Avoid being sued at all costs.

Be aware of the statute of limitations, since many debts expire in 4 to 6 years and you could use that to dismiss your case. You can use an expired statute of limitations as a solid defense in court against a creditor and or collector.

- **If Sued ... Settle!**

- If you are sued, **never** let a default judgment be entered. Do everything to *avoid* a judgment becoming a part of your credit report.
- You should always attempt to **settle out of court** before the court date so that it can be set aside.
- Contact the judgment creditor to work out a settlement; otherwise you may be forced to pay it later through **garnished wages** or asset **liens!**



We realize that all of this information can be overwhelming. At **Family Life**, we can meet with you for more personal, FREE credit counseling. We can look at your credit report and share *in detail* all the options available to you.

Come visit us! Let's find out together if there is more we can do to help you understand your credit and see how well you are managing your debt.

Our business hours at Family Life are Monday through Friday from **9:00 AM to 5:00 PM**. However, many of our counselors work later hours and will schedule *after-hours* appointments as needed.

Our office is located in Tampa on Fowler Avenue, about a mile east of USF. Our address is: **5802 E. Fowler Avenue, Suite D, Tampa, Florida 33617**.



If it is difficult to come in person, you can reach us by phone at: **(800) 553-8621** or locally at **(813) 989-1900**.

While this may be the end of this workshop, we hope that God will bless you as you continue in your journey towards more financial freedom!