

A photograph of several stacks of coins, including quarters and pennies, arranged on a surface. The coins are in sharp focus, with some showing the word 'LIBERTY' and the date '1776'. A green diagonal graphic element is overlaid on the right side of the image.

# Meet Your Financial Goals

**May 1, 2019**

**2:00pm-4:00pm**

**Location: 412B  
Downtown Campus**

**Session 1 2:00-3:00pm**

**Winning Scores!**

Credit scoring is a subject that has grown exponentially over the past several years. Traditionally, consumers have only been made aware of FICO scores – used originally by mortgage lenders. Today, there are over 100 different types of credit scores in the market with their own take on the credit scoring model. Learn about current trends, the factors that affect scores, the do's and don'ts of credit scores, and how to obtain and understand a credit score.

**Session 2 3:00-4:00**

**Dealing with Debt Collectors**

When it comes to dealing with debt collectors, many consumers feel lost not knowing where to begin. This class is the perfect way to gain the knowledge and confidence needed to tackle old collection debts with skill and ease. The class covers what collectors can and cannot do, how debt collectors get paid, options for responding to a debt collector, record keeping, enlisting the help of an attorney, and options when a debt collector violates the law.

**Monroe Community College**  
STATE UNIVERSITY OF NEW YORK



CONSUMER CREDIT  
COUNSELING SERVICE

**Come for one or both sessions!**