

# Financial Goals

**February 28th**

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

**Brighton**

**Campus:**

**Room 09-132**

**(ALE classroom)**

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

### **"Paper or plastic... Avoiding debt disaster!"**

Borrowing money doesn't usually conjure thoughts of anxiety or fear, but often borrowers end up with debt "horror stories". In this session you will learn about the good and the bad of credit cards – rewards, interest, fees, limits and more. Find out how to use a credit card to establish your credit history, stay out of debt, and use credit the right way. You will also learn about some of the consequences of a debt disaster such as bankruptcy, judgments, and garnishments.

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

### **"Credit Reports, Scores, and all that Fun Stuff!"**

The topic of credit can be daunting when you consider everything involved. With so many changes and regulations, it's difficult to have a solid grasp of things such as credit scores, credit reports, and what is considered to be good credit. This session will help consumers learn how to order their credit report, how to read their credit report, how to dispute/correct inaccurate credit reporting information, how to repair and rebuild damaged credit, and strategies for debt management.



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