

BECOMING CREDIT SMART

Understanding Credit, Building Your Credit Score & Protecting Your Financial Future

Are you getting credit card offers but unsure how it all works? Do you know what your credit score is or why it matters? Do you know what borrowing money really costs you?

This presentation will break down everything you need to know about credit to help you make smarter decisions now and avoid financial headaches later.

What You'll Learn:

- The "3 C's of Credit"
- How credit scores are calculated - and how to boost yours
- The real cost of borrowing (Spoiler: that \$1,500 iPhone could cost you double!)
- Why minimum payments can trap you in long-term debt
- Debit vs. Credit: What builds credit and what doesn't

Why You Should Attend:

Because what you don't know about credit can cost you - big time! From student loans to your first apartment, car, house, or even job, your credit history matters. Learn how to make it work for you and not against you.

Be smart about credit.

Understand it. Use it wisely. Protect your future.

CARE Los Angeles is a non-profit organization dedicated to empowering individuals of all ages to make informed financial decisions by providing free financial literacy education. We offer workshops on essential money management topics, including budgeting, credit, and fraud prevention. Our expert team of passionate volunteers draws on their experiences as bankruptcy lawyers, judges, and professionals from across the financial spectrum. To date, CARE has impacted thousands of individuals at schools, organizations, and community groups throughout Southern California.

For more info, visit carelosangeles.org, email us at info@carelosangeles.org, or call us at **562.489.3390**.



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