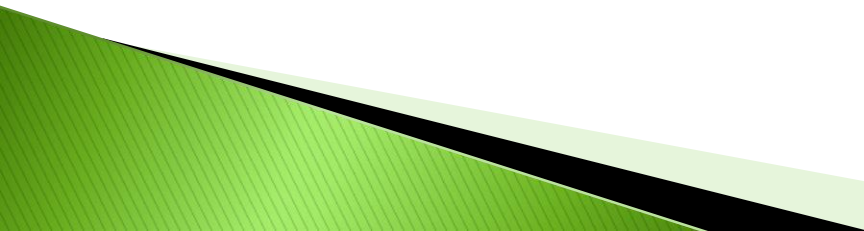


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# Credit Management 101

## Your Credit and You!

# Introduction & Housekeeping

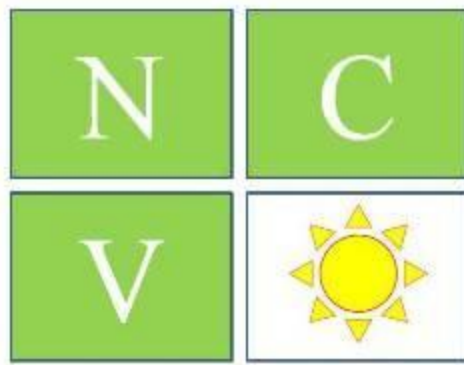
- \*There are 4 modules in this course with a total of 12 video lessons.
  - \*Designed to give general information only, not intended to give legal advice or establish an attorney–client relationship.
  - \*I am not claiming to be an expert and we cannot guarantee the outcome of any credit dispute or issue.
  - \*There is no step by step process for resolution of any credit issue.
  - \*Not credit repair organizations as defined in the Credit Repair Organization Act.
- 

# What you can expect:

- \*To become empowered and be your own best advocate.
- \*To learn the tools you need to make sure your credit reports are as accurate as possible.
- \*To learn the fundamentals of credit management.

***Thank you for purchasing this class!  
Now, let's get started...***




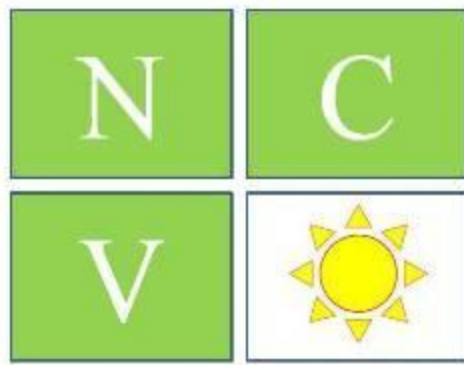


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## Module 4 – Miscellaneous

# Lesson 1 – Credit Repair Scams


- \*The credit repair scam industry is huge!
  - \*Scammers prey on our need to have credit to buy the things we need to live.
  - \*Remember, if the deal sounds too good to be true, it probably is!
- 



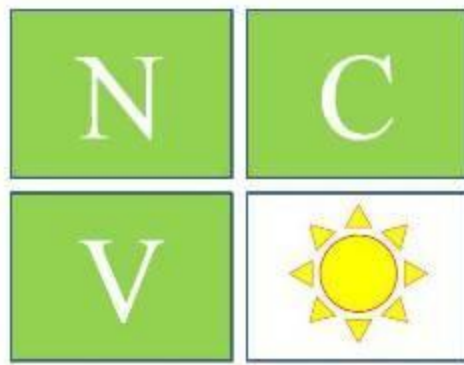
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**Too good to be true!**

# If it sounds too good to be true, it probably is!

- \*Anyone who tells you they can repair your credit even if you have bad or negative information on your credit report is probably not a legitimate credit repair organization.
  - \*Remember the rules about payment for credit repair services!
  - \*Scammers can leave you in a far worse credit situation.
- 





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**Beware of the loophole!**

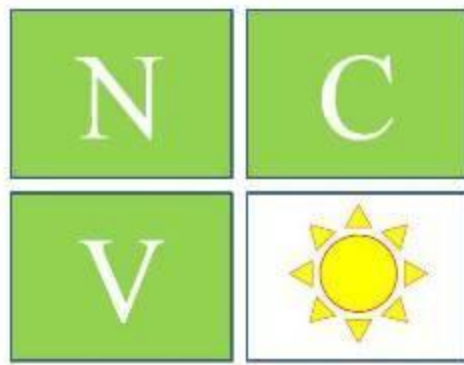


# Beware of the Loophole!

- \*The loophole generally involves manipulating your credit report in some unethical way shape or form.
- \*I've said it once and I'll say it again, if you try to beat the system by filing frivolous disputes, for example...

***You Do So At Your Own Peril!!***





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# Credit Repair Organization Act Rules

# Remember...

\*There are laws designed to stop scammers:

\*Credit Repair Organization Act – 15 USC 1679;

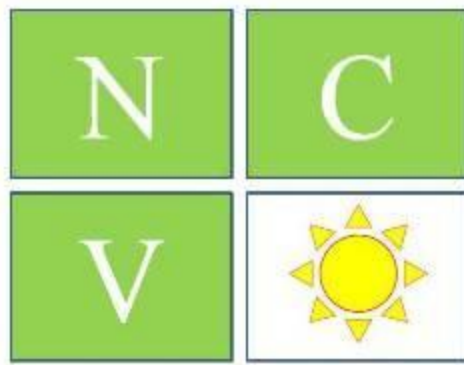
\*They must disclose their fees;

\*They can't charge you before they do work;

\*They have to tell you how much they charge and what they are charging you for;

\*They have to tell you what specific services they are providing for you;

\*They have to tell you how long it will take to see results.



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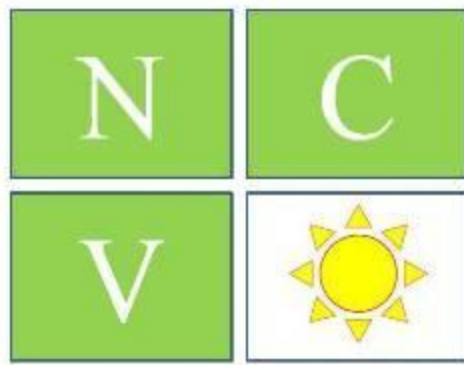
**You are your own  
best advocate!**

# **No one can do more to manage your credit than you!**

- \*Also, no one but a judge can force a creditor to reduce an interest rate, accept a lower payment or waive penalties.
- \*Don't pay someone for something you can do yourself unless you really need the help.

**That concludes the first lesson of Module 3!**





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Thank you!

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