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5880 Glenwood Street
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Canyon/Owyhee Financial Literacy Coalition

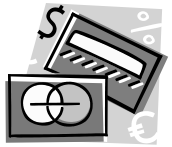
Learn strategies to save hundreds each month!

by Al Bingham, National Credit Score Expert

October 9 - 7 to 9: 30 pm
Ada County Courthouse

October 10 - 7 to 9:30 pm
Nampa Civic Center

University of Idaho Extension



The New Financial Force

Many Idahoans can save nearly $300 a month by raising their credit score by 60 points. The credit score has become a powerful force in nearly everyone's financial life. It has risen to rival net worth and income as the most important financial figures. Not only does it impact interest rates on loans, it is a factor in insurance costs as well.

No one can explain the credit scoring system like nationally recognized credit expert, Al Bingham. His book, *The Road to 850* and |numerous educational videos and publications, is the result of credit score research completed by Bingham and his team.

In 2000, Bingham worked on a Fannie Mae education task force study, highlighting the growing problem of fraud within the mortgage and real estate industry. His work on Utah's *Residential Mortgage Practices Act* laid foundations for over two dozen states and finally elements of the bill were passed by Congress in 2008.

Mr. Bingham is mortgage advisor to the *American Legislative Exchange Council* and has teamed up with the Department of Justice on ways to resolve the recent housing crisis. He is a nationally recognized speaker and his expertise is sought by many in Congress.

This timely seminar will assist you in identifying strategies to improve your credit scores. You will learn how to avoid common mistakes, identify numerous strategies and chart the course to raise your credit score. This can save you hundreds if not thousands of dollars annually.

Not Your Regular Credit Class

You will learn about:

- $ The unknown secrets to the credit scoring system
- $ Strategies to improve your credit score and save hundreds to thousands of dollars on your loans and insurance rates
- $ How to identify and correct errors on your credit report. 60% to 80% of credit reports contain errors that can lower your credit score.
- $ Common consumer mistakes that can suddenly drop your credit score
- $ How lenders, insurance companies, employers, utility companies, investment firms, private schools and even medical service providers are using FICO credit scores to predict future risks and rates.
- $ How you can raise your credit score.

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Learn strategies to save hundreds each month.

Name: _____

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Street Address or P O Box City, State Zip

Day phone: _____

___ Oct. 9 Ada County Courthouse
200 W Front St., Boise
___ Oct. 10, Nampa Civic Center
311 3rd Street South, Nampa

$12.00 per person before October 3
$15.00 after October 3

Registration forms can be downloaded at
http://extension.ag.uidaho.edu/ada

Payment must be submitted by check or come into the office to pay cash.

Registration and payment must be received before you are secured a place in the class.

Make checks payable to Bursar, UI and mail to 5880 Glenwood Street, Boise, Idaho 83714

Web - http://extension.ag.uidaho.edu/ada

Persons with disabilities who require alternative means for communication or program information or reasonable accommodations need to contact MM Draper two weeks before the class at 208-287-5900 or mmdraper@uidaho.edu