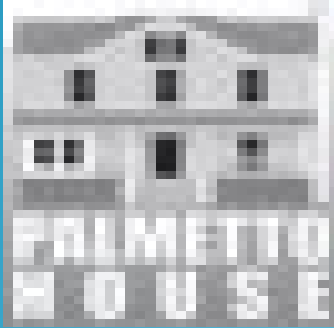


Financial literacy

MID-FLORIDA HOUSING PARTNERSHIP





MID-FLORIDA HOUSING PARTNERSHIP INC.



Get a Hand Up...Not a Hand out!



HUD Certified Non Profit that helps you reach your financial and housing goals



One-on-One Counseling



Group Education

Credit & Credit Scoring
Home Purchasing

Credit Questions

What is Credit?

What does credit do for you?

How do you build credit?

How do you repair credit?

Credit Answers

- ▶ The ability to borrow money and repay the balance over time.
- ▶ Credit helps with:
 - ▶ Purchasing- house, car, etc.
 - ▶ Financing- Education, Business
 - ▶ Applying- housing, utilities, phone service, job
 - ▶ Saving- lower interest rates, waived fees, down payments
 - ▶ Purchase protection



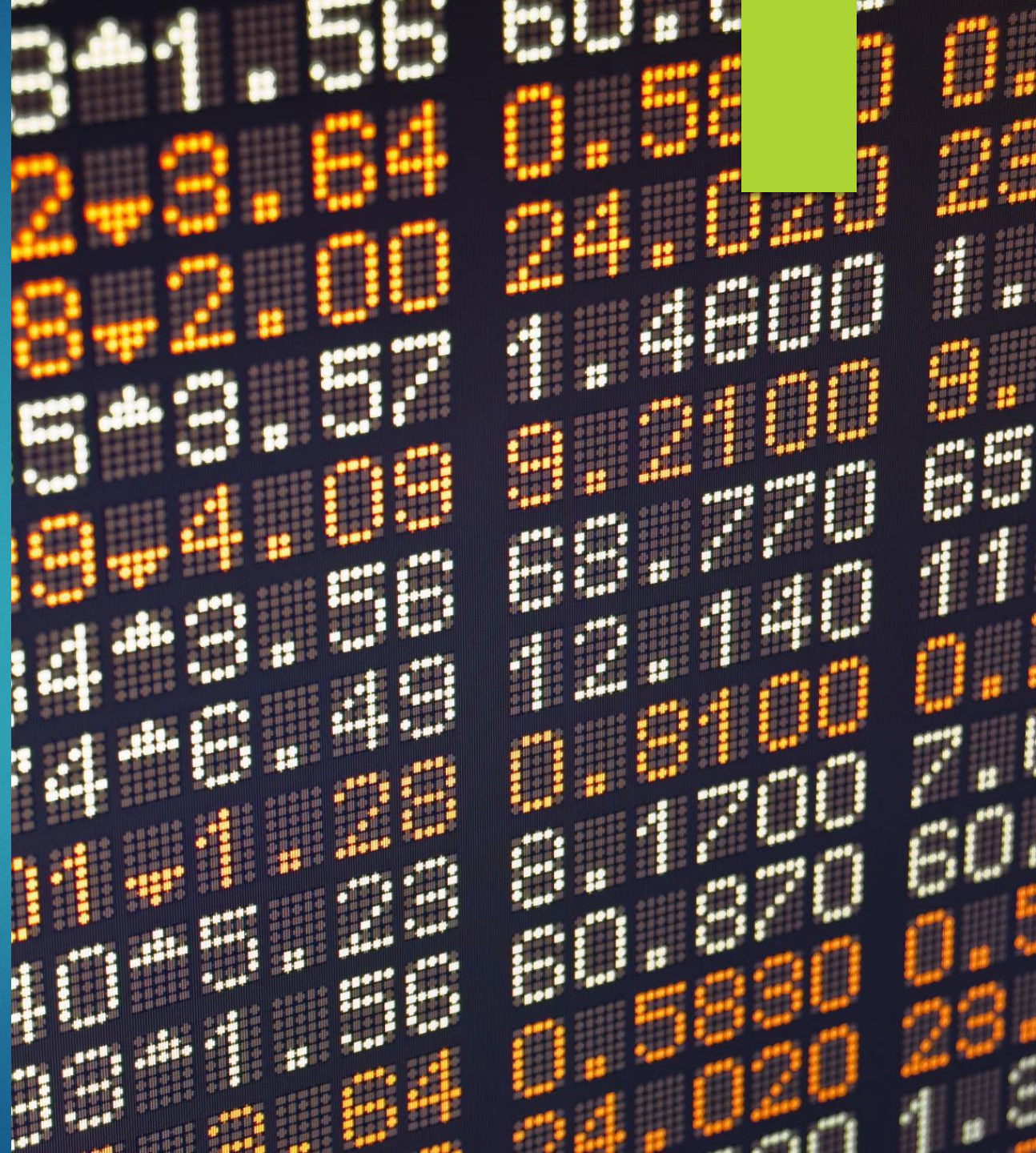
Credit Answers

- ▶ Build credit by
 - ▶ Paying bills on time
 - ▶ Keeping low balances
 - ▶ Credit building loan or secured card
 - ▶ Credit monitoring
 - ▶ Diverse Credit
 - ▶ Limit credit applications



Credit Answers

- ▶ Repair Credit by
 - ▶ Paying bills on time
 - ▶ Paying down debt
 - ▶ Checking credit reports...Dispute inaccuracies
 - ▶ Increase credit limits
 - ▶ Secured Credit cards...Authorized user
- ▶ Credit & Credit Scoring Education
- ▶ Credit Counseling (1-on-1)
- ▶ **NEVER Pay** for Credit Repair



Questions????

