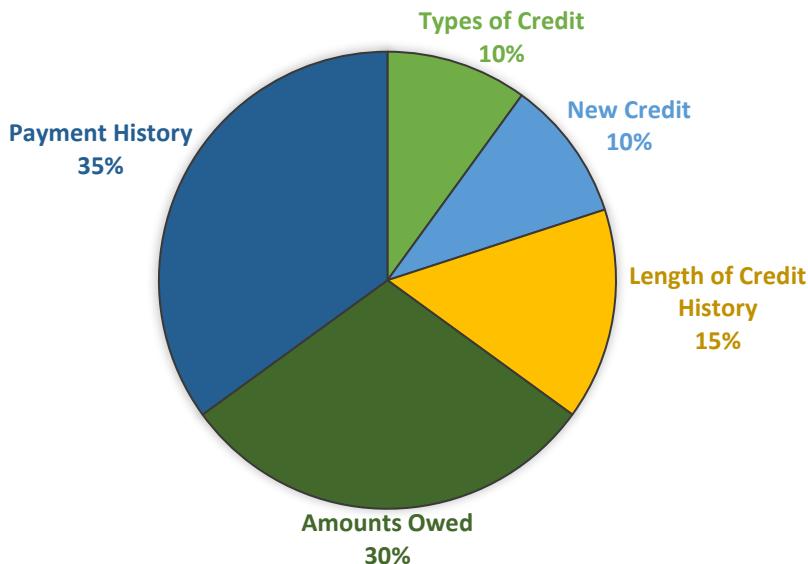


First, we will touch base on some credit score basics and give you a few financial facts. Many Americans have no savings, have too much debt and are having a hard time balancing their budget. Check it out:

- 74% of Americans are living paycheck to paycheck
 - 20% are spending more than they make
 - 25% have outstanding medical bills
 - 49% of College Graduates are NOT working in their field
- 1 in 4 Americans do not know how credit score is determined & 26% of reports have errors!

HOW YOUR CREDIT SCORE IS CALCULATED



Everyone has access to a [Free Annual Credit Report](#) - Get a free copy of your credit report every 12 months from each credit reporting company. Make sure your report is complete and accurate to avoid problems!