

## Managing Your Money and Credit – PE3221

This is a Personal Enrichment course.

Nothing destroys a family relationship like money and credit troubles! So how do you work on a regular basis to turn your hopes and dreams into goals that will achieve financial freedom?

- Money Basics:
  - Setting short and long term financial and personal goals
  - Create a realistic and functional spending plan (budget) to prioritize both your “have to” debts and your needs and wants
  - Building of savings
  - Reducing debt and developing healthy financial habits
  
- How credit-worthy are you?
  - Learn how to read your credit report
  - Understand the FICO credit scoring model and the impact of your monthly payment history and credit utilization ratio have on your credit score
  - How do I read my credit report? What do those codes and marks on your credit report mean, and what can you do about them?
  - How do I dispute issues with creditors and credit bureaus?
  - How can I improve my credit standing so I can negotiate the best credit rate and product price possible?