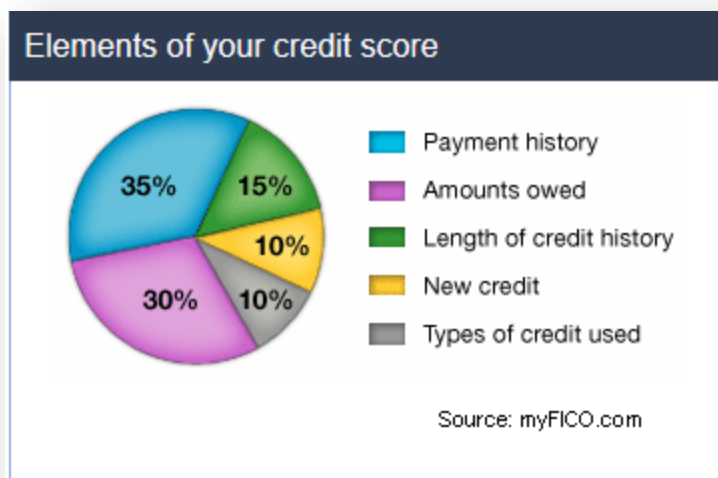


A credit score is a numerical expression based on an analysis of your credit files. It represents your creditworthiness. Lenders use credit scores to determine who qualifies for a loan, at what interest rate, and what credit limits will apply.

What is your credit score?

Credit Karma.com offers free credit reports; you don't need to provide a credit card to get that info.



List two questions you have about your credit or credit score. Work with your TRIO person to find the answers.

1.

2.

### Did you know?

- You should read your credit card statements very carefully.
- You should know your credit card interest rate.
- You can ask for a lower interest rate.
- You can transfer a balance from one card to another if it is beneficial.
- You can cancel a credit card.
- You should know what to do if you lose your credit card or it is stolen.
- If you pay less than the minimum payment on your credit card, you could be hit with late payment or other fees. And your interest rate can skyrocket.
- There are many dangers of ignoring your bills.