

The Road to Financial Empowerment: AN INSIDERS' GUIDE

**Set and reach your
financial goals...
by taking charge
of your money and
your credit!**

**A guidebook
to reaching
financial peace
of mind, with
insider tips from
credit experts!**

- **Tips on how to build
or re-build your credit
starting today!**
- **Easy-to-use worksheets to
help you understand and
manage your finances!**
- **A handy guide to your
credit score and your
credit report**

INSIDER TIPS

We think about credit and money matters all day long, and we've included in this guide some "insider tips" about financial health. Look for these tip boxes throughout the guide.

How this guide works

This guide will give you knowledge and tools you need to get on the road to good financial health. Plus you'll find insider tips to help you get on track and stay there. As you travel this road, you'll know where you are through the symbols beside each section:



These sections explain the basic financial concepts and definitions you need to understand as you make your financial decisions.



When you see this symbol, you'll know it's time to start thinking about how to apply the ideas you've learned to your situation.



In these sections, you can use worksheets, tools and other information to set your goals and create a plan to reach them.

If you find yourself reading a word you don't know, check out the Words To Know section on pages 26–31.



Why Use This Guide?

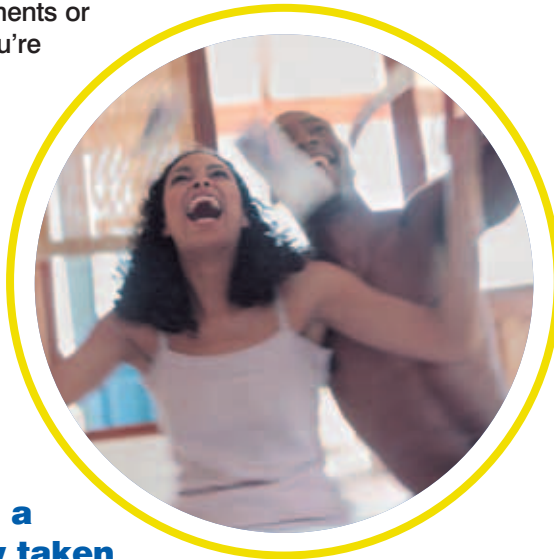
When you look into your future, what are your financial dreams—freedom from debt, a savings “cushion,” a nice home, a new car

These dreams are possible, with the help of a roadmap. If you are reading this Guide, you are probably in one of two places on the financial road:

- **You don't have a financial history**, and so you're having a hard time taking the first steps—getting a credit card, knowing which kind of bank account you need, figuring out what steps you have to take to buy a house or a new car.
- **You have a financial history, but it is a rocky one.** You've missed some payments or made other money mistakes, and now you're having a tough time. You are ready to get back on the road to your financial goals, but no one seems willing to give you a chance.

You **can** take charge of your financial situation. You **can** achieve your goals. And at the end of this road, there will be more than just the things you buy... there will be knowledge—self-confidence—security—control—peace of mind. There will be financial empowerment.

Every long journey begins with a single step, and you've already taken the first one by opening this book. Let's begin!



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