<u>Date</u>

Contact Organization Address

Dear _____:

We are pleased to offer your <u>school/library/organization</u> this complimentary "Take Charge of Your Life" CD (reason you are giving it—Credit Education Month, Make a Difference Day, etc.

"Take Charge of Your Life" is a program intended to help today's consumer learn to take charge of his or her financial future. It was designed by members of Credit Professionals International and is funded by the Credit Education Resources Foundation to be used in presenting credit seminars and for placement in public libraries and schools for consumer education. The content of the audio program is appropriate for use with junior high school students, high school students, and adults.

The audio program, which is on a 73 minute CD, covers the basics of money and credit management, and consists of seven sections:

1. Introduction and Getting Started - discusses what credit is and what is needed to obtain credit.

How Credit Works - an explanation of the credit process, credit scoring and credit decisions.
Credit and Credit Cards - finding the best deal, the cost of credit and how much credit an

individual needs.

4. You and Your Credit Record - how credit records are established, why they are important and what to do if there is a problem.

- 5. You and Your Money, Part One discusses sources of money and banking.
- 6. You and Your Money, Part Two how to manage money and set up a budget.
- 7. Protection against Fraud how to protect one's identity, bank accounts and credit cards.

If you will be using the CD for group teaching, you may contact the Credit Education Resources Foundation to obtain an Instructor's Guide which was designed to assist consultants and teachers in presenting the materials in the class room.

The guide contains activities to reinforce the audio content and pages that may be copied over onto overhead transparencies or used as handouts. You may also contact the Foundation to obtain a free copy of the companion 70 slide PowerPoint presentation with notes and handout masters. Additional CD's may be purchased from the Foundation and the guide is available at no charge. See our website, www.creditprofessionals.org, for more information.

Credit Professionals International is a professional organization that sponsors credit education in the community and provides career development and networking opportunities for members of the credit and financial industries. We would be happy to have any of your staff members join us at a local meeting. We also have several members who would be glad to offer their services as speakers or consultants to your organization.

We hope that you are able to use this program in your curriculum, and look forward to your feedback. Please contact me if you have any questions or if we can be of any assistance.

Sincerely,

<u>Name</u> <u>Association Title</u> <u>Contact Info</u> www.creditprofessionals.org