



## CREDIT WHEN CREDIT IS DUE

If you have not already attended Credit When Credit Is Due, please try to do so. This one hour class and self study book is an important part of your Debt Management Plan, and your goal to become debt free. The CWCID book covers 12 separate lessons. Once you have completed a lesson, you then complete the test for that lesson. When you have completed all of the tests, you send your answer sheet back to our office. We then score your tests and send them to the American Center for Credit Education. You will then receive three consumer cards that you can send to the three credit reporting agencies. They will in turn put on you credit report that you have participated and passed this course. This shows to future lenders that you are prepared to handle your personal finances in the future. We strongly encourage all of our clients to take advantage of this wonderful opportunity! Please call our office and let us know which class you would like to attend.

### Upcoming class times:

Monday, July 25th 10:00 am

Tuesday, August 23rd 5:30 pm

Monday, September 26th 10:00 am

## CONSUMER ADVISORY Sweepstake Mailings

Consumer Advisory's are put out by Attorney General Tom Miller

Many people receive millions of sweepstake notice every year. Some sweepstake mailings bring big problems, not big prizes. Many older citizens have lost thousands of dollars apiece, sometimes tens of thousands to sweepstake operations. Sweepstakes mislead people to believe they are about to win, and that buying more merchandise will make a difference.

By law, sweepstake prizes cannot be awarded on the basis of whether you purchased merchandise. Don't buy products you don't need in the mistaken hope that it will help you win a huge sweepstake prize!

### Follow these tips to avoid being misled by sweepstake offers:

- Buying does not increase your chance of winning.
- Be skeptical of letters and post cards claiming to be "official" or "urgent". Thousands of people are receiving the same notice.
- Don't be fooled by tactics sweepstakes use to falsely make you believe you have won or are close to winning.
- Don't fall for a claim that you must pay money to get a "prize" released to you.

