



***FREE Class! Open to the Public! Please join us!***

**When**..... Thursday, August 6, 2015 | 9 to 11 am

**Where** ..... Mora Workforce Center  
903 Forest Avenue East  
Mora, MN 55051

**What** ..... Be Credit Wise

- Benefits of Credit
- Considerations Before Applying for Credit
- Types of Credit – So Many Choices
- Applying for and establishing credit
- How lenders make credit decisions – The C’s of credit
- Cost of Credit
- Use Credit Wisely
- How Much Debt is Too Much?
- Handling Debt Problems
- Review Your Credit Report
- Protect Your Credit History
- How Can I Obtain a Copy of My Credit Report?
- How to Get Your Credit Score

**Who**..... A collaboration between SPIRE Credit Union and the Mora Workforce Center

**Why**..... As part of SPIRE’s commitment to financial literacy efforts in the communities we serve, we are offering this and other classes to the general public FREE of charge!

**Register** ..... Even though it is a FREE class, pre-registration is required:  
Call or Email the Workforce Center at 320.679.6484 | [mora.wfc@state.mn.us](mailto:mora.wfc@state.mn.us)

***Presented FREE of charge and open to the public courtesy of:***

