



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

**When**..... Thursday, January 7, 2016

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

**What** ..... Your Credit Rating – Why does Credit Matter?

- Credit Reports: Everything you need to know! Sample credit report; what your credit score means; factors that affect your credit score; how credit scores impact your life; how to build/re-build your score...and more!
- Definition of Credit
- The 4 Cs of credit/loan decision making
- Paying Off Credit
- Credit Cards: How to apply; rights and responsibilities

**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:***

