

Michael D. Andelman says, "Go to AnnualCreditReport.com for your free credit report." Then, he'll interpret it for/to you!

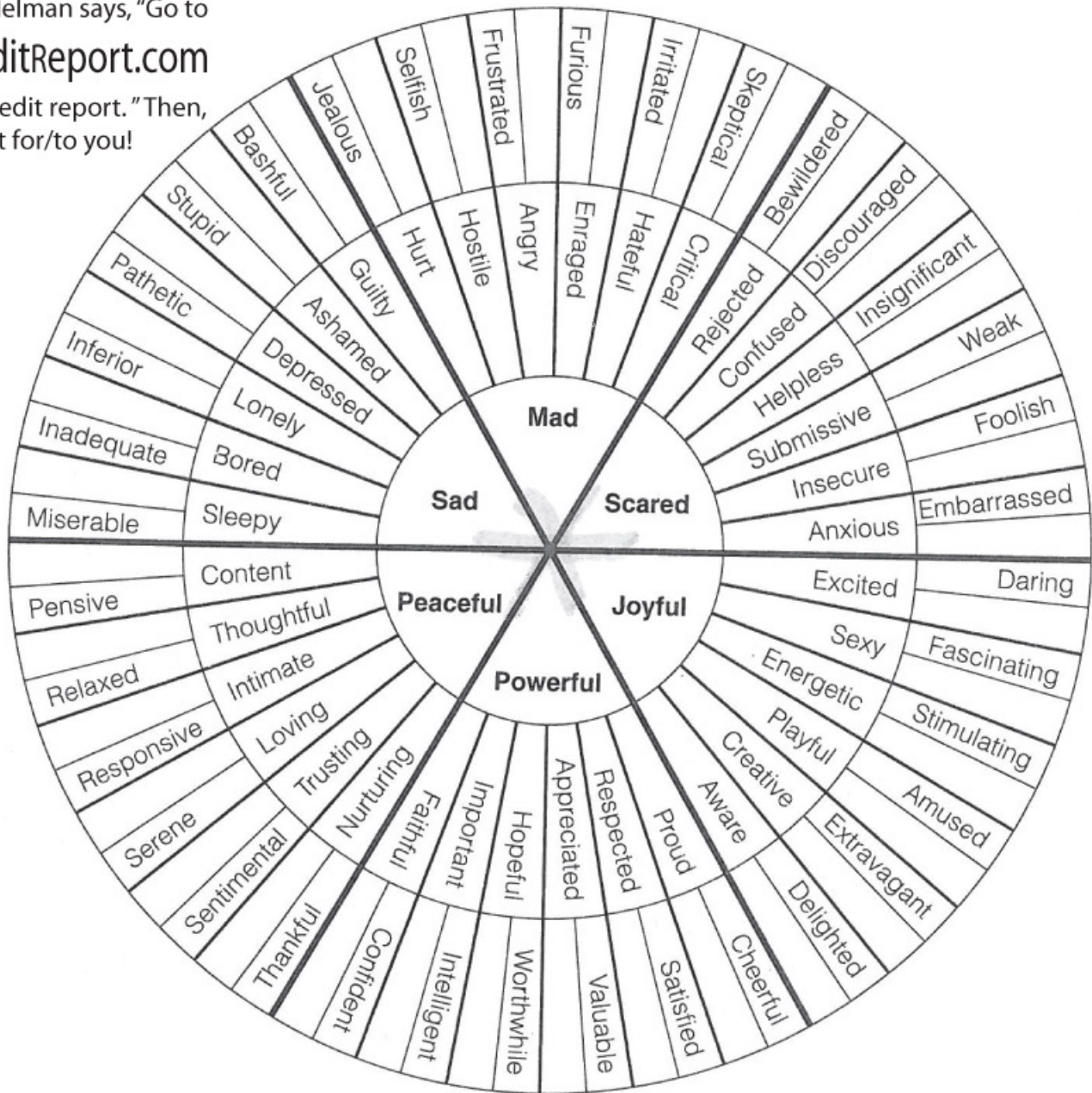


Figure 4.1 | The Feeling Wheel

Saving money can be an emotional process. Five out of seven clients agreed that money is one of the most emotional topics broached "in our relationships." If you have never dealt with your financial health, you should consider your seven most relevant feelings associated with money.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Strategies for Helping Participants Improve Their Credit Scores ^{Credit 1 & 2}

Because so many decisions are based on credit scores, participants will want to know what they can do to improve their own scores. Unfortunately, there are no easy answers or quick fixes in most circumstances when it comes to improving credit scores.

The first step involves getting information. Participants should get their credit reports from all three credit reporting agencies and review them for accuracy. Participants should be