

## HAVE YOU PUT THE CART BEFORE THE HORSE?

How many members came into the group & did the Shopping Cart Trick or applied for the NFCU without even following the first step which is to download the **New Members Getting Started Package?**

How many of you thought about a budget, savings, financial plan, or maintaining new lines of credit?

How many of you know your closing statement date and your due date or even when and how much to pay on your new credit cards?

How many of you know how the interest is calculated?

How many of you know that opening too many accounts at one time can hurt your credit score as well as lessen your credit age history?

How many of you know how to properly dispute items that are reporting on your credit report inaccurately?

How many of you know when to dispute, what to dispute, & what to leave on your report?

How many of you know how many inquiries you should get per year?

How many of you know that removing hard inquiries from your report that are associated with open accounts can cause that account to be closed by the creditor and a fraud alert can be placed on your credit reports by each credit bureau?

How many of you have revised the 609 letter to address your specific circumstances?

How many of you know your debt to income ratio?

How many of you know about credit card utilization & how it's calculated?

How many of you know that you should never max out your credit cards?

**IF YOU'VE ANSWERED NO MAJORITY OF THESE  
QUESTIONS, STOP PUTTING THE CART BEFORE THE  
HORSE**