

Would you like to be smarter about money? Would you like to worry less about it? Would you like to get more of the things you really need and want with the money you already have? Then this course is for you!

- What:** “Dollar Sense”— A Non-judgmental and Fun (really) Money Management Course, consisting of 5 - 2 hour classes.
- When:** “Dollar Sense” is offered several times during the year. The next course will begin on Tuesday, January 5 and run for 5 consecutive Tuesday evenings from 6:30 to 8:30 p.m.
- Cost:** Only \$5.00 for the entire course.
- Where:** MSU/Kent County Extension Office  
775 Ball Ave. NE, Grand Rapids, MI 49503

BUS LINE #14

**SPECIAL NOTE: We'll be offering a daytime course on Wednesday mornings in February. Registration will begin in January.**

**What “Dollar Sense” Students Have Said:**

“Honestly, I thought this class would be boring and unhelpful, but I was very wrong— it was awesome!”—Keisha—

“Will help me get the things I want for my children and myself.” —Tammy—



**Call Dave Treul at 336-3212 with questions or to register.  
Pre-registration is required.**

***Come join us and make the most of your money!***

*Accommodations for persons with disabilities may be requested by calling  
Dave Treul at 336-3212 five days prior to ensure sufficient time to make arrangements.*

## THE CREDIT CORNER

Make no mistake about it, payday loans (Check-N-Go, etc.) are expensive. In fact, a typical \$15 fee for a 2 week \$100 advance on your paycheck is equal to an interest rate of 400%/year. Now that's expensive.



Additionally, because the fee is an extra expense for the borrower, payday loans often make a tight financial situation even worse. It's no surprise, therefore, that most people who borrow from a payday lender extend their loans, and pay the high fees, an average of 5 times.

Dependence on payday loans can be eliminated. Take a few moments each month to plan out where your money needs to go before you start to spend it. If you find you need more than you have, consider reducing some expenses and/or increasing your income. By doing so, you'll be taking a big step toward controlling your spending and saving the money you're wasting on payday loans.

## Getting Your REALLY FREE Credit Reports

Everyone is now entitled by law to receive a free copy of their credit report every year from each of the 3 major credit reporting agencies. To do so all you need to do is call 1-877-322-8228 or go on-line at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Unfortunately, not everyone who's tried to get a free report did so. Many people who sought free reports have ended up paying fees. The primary reason: Deceptive Advertising. Instead of using the phone number or internet address given above, many unsuspecting people have gone to websites such as [freecreditreport.com](http://freecreditreport.com) which they have seen advertised on TV. It turns out that sites such as [freecreditreport.com](http://freecreditreport.com) will indeed provide a free report, **but** they will also automatically enroll you, for a nice hefty charge, in a monthly credit monitoring service unless you take the initiative to cancel it within the first 30 days. Other sites which advertise free reports are simply bogus and exist only to get you to pay a fee or worse, steal your identity by asking you for personal information.

Moral of the story: **Be Careful.** To get your “Really Free” credit reports make sure you use either the phone number or web address given above. And by all means, **Do Review Your Reports On A Regular Basis.** Doing so will help you spot and correct any errors (there are lots of errors in credit reports) as well as alert you to any signs of identity theft.



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