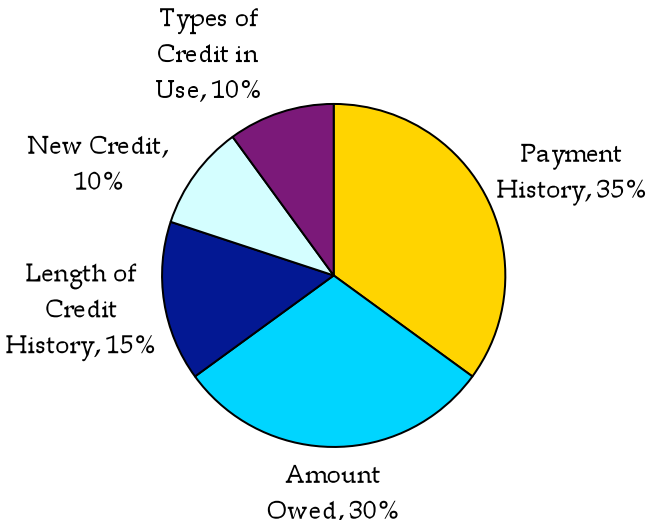


Credit Education

1. What makes up your credit score? (Visit MyFico.com for more information)

<p style="text-align: center;">FICO Score Composition</p>  <p style="text-align: center;"> Payment History, 35% Amount Owed, 30% Length of Credit History, 15% New Credit, 10% Types of Credit in Use, 10% </p>	<p>Think of the 5 C's of Credit</p> <ul style="list-style-type: none"> • Capacity: Ability to pay • Capital: Bank account balances, loans • Conditions: State of National Economy • Collateral: Asset pledged against loans • Character: Payment History <p>Credit Ranges: 300 to 850</p> <p>Average Credit Score: 678</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Fico Score</th> <th style="text-align: center;">APR</th> <th style="text-align: center;">Monthly</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">760 - 850</td> <td style="text-align: center;">4.730%</td> <td style="text-align: center;">\$1,561</td> </tr> <tr> <td style="text-align: center;">620 - 639</td> <td style="text-align: center;">6.319%</td> <td style="text-align: center;">\$1,861</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;">*Interest Rates as of Oct 26th</p>	Fico Score	APR	Monthly	760 - 850	4.730%	\$1,561	620 - 639	6.319%	\$1,861
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*Source: MyFico.com (Based on \$300,000 Mortgage) & "Girl Get Your Credit Straight", Glinda Bridgforth

2. How to build good credit?

- Always pay on time
- Constantly check for better rates
- Review credit report (Free annually from www.annualcreditreport.com)

3. How to rebuild bad credit?

- Gather information: Learn your credit score and review your credit report for errors
- Be patient: It may take two to three years of on-time bill payment to improve your score
- Establish your game plan to pay it down: The typical U.S. household has \$7,300 on credit cards
- Establish an emergency cash reserve
- Keep oldest accounts open and active

4. How to start off on a good foot financially after college (Investing/401K)

- Invest at least up to the amount of the company match (Typically 4% to 6%)
- Investments above your company match should be invested in a Roth IRA
- Subtract your age from 120 (i.e. 120 - 20 years old = 100) to determine what percentage of your portfolio to invest in stocks versus fixed income

5. Lynnette Khalfani-Cox author of **Zero Debt: The Ultimate Guide to Financial Freedom and Zero Debt for College Grads**: From student loans to Financial Freedom, lays out the 5 Dreaded D's

- **Divorce**
- **Downsizing**
- **Death**
- **Disability**
- **Disease**

Suggested Reading

Book Title and Author	Financial Services Area
Girl, Get Your Credit Straight by Glinda Bridgforth	Credit repair and the emotional components of spending
The Accidental Investment Banker by Jonathan A. Knee	An inside look into the world of Investment Banking
Confessions of a Street Addict by James J. Cramer	An inside look into the world of hedge fund portfolio management
Confessions of a Wall Street Analysts by Dan Reingold	Profiles the life of a Wall Street stock portfolio manager

Gregory S. Davis