

Introduction to Credit & Debt

Credit

- What credit is
- How to establish credit
- How to strengthen credit
- How to maintain credit
- How to repair credit

Debt

- What debt is
- How debt works
- How to use debt
- The effects of having debt
- How to reduce debt

THURSDAY FEBRUARY 19, 2026 AT 1:00 PM

**FLORIN JOB CENTER
3801 FLORIN RD. #107
SACRAMENTO, CA 95823**

**Financial training and guidance by
representatives of Beal Bank USA**

***Two \$10 Gift Cards will be raffled to class participants**

