

**Do You Plan On Buying a Different Car  
In The Next 5 Years?**

**Before**

**After**



Payment differences based on a \$15,000 Car Loan

If you fail to obtain a 720 credit score, what wil it cost you? What if you were looking to purchase a \$15,000 car with your income but different credit scores?

CREDIT SCORE	720	659	500-550
*INTEREST RATE	3%	10.44%	25%
MONTHLY PAYMENT	\$270	\$322	\$440
EXTRA INTEREST PAID	\$1,172	\$4,318	\$11,416

\*Interest rate based on [MyFico.com](http://MyFico.com)

## Get Access To 7 Steps to a 720 Credit Score

- ★ Easy to use, step-by-step credit lessons delivered once per week.
- ★ Unique login credential to the 720 secure credit portal
- ★ User forum where you can chat with other students in the program

### How does the program work?

- ★ Automatically enrolled upon discharge of your bankruptcy
- ★ Weekly credit lessons are emailed directly to you for 12-weeks
- ★ Each credit lesson is 7-12 minutes long

**Yes, I would like to be enrolled into the  
"7 Steps to a 720 Credit Score" Program:**

Name: \_\_\_\_\_

Best Email: \_\_\_\_\_

Address: \_\_\_\_\_

Cell: \_\_\_\_\_