



Corporate Office:  
 2650 S. Jones, Las Vegas, NV 89146  
 (702) 364-0344 Toll Free (800) 451-4505  
 Website: financialguidancecenter.org  
 email: info@financialguidancecenter.org

## CREDIT WHEN CREDIT IS DUE (CWCID)

**Don't miss out on your opportunity to enhance your credit and financial management skills! You can complete CWCID online at your own pace in the comfort of your own home! Enroll now; the cost is only \$50!**

- YES! I would like to complete this course ONLINE.**
- YES! MAIL me a CWCID book today! The \$5 shipping cost will be added to the purchase price.** (FGC will not be responsible for undelivered items from the Post Office)
- I have enclosed a \$50: (circle one) check, money order, cashier's check, or I will use the office debit machine.
- I wish to add CWCID to my current DMP and increase my monthly deposit amount by \$10. My client number is \_\_\_\_\_ and my new monthly deposit will be \$\_\_\_\_\_.  
 \*Deposits are non-refundable

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

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

City, State, Zip: \_\_\_\_\_

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

Signature: \_\_\_\_\_

Client Number (if applicable): \_\_\_\_\_

### FOR OFFICE USE ONLY

FGC Representative: \_\_\_\_\_

CWCID Registration #: \_\_\_\_\_ Date: \_\_\_\_\_



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## CREDIT WHEN CREDIT IS DUE

Credit When Credit Is Due (CWCID) is a nationwide self-study course designed to provide quality education for consumers who use or plan on using credit. CWCID can teach you the skills you need to handle your money wisely.

The 12 lessons in the book or online course include:

- What you need to know to get along financially as a responsible adult
- How to budget and save your money
- Deciding if you should pay cash or borrow the money you need
- Getting through the credit-granting process
- How to determine if you are getting the deal you bargained for
- Negotiating auto loans and leases
- The largest debt you are likely to have; a mortgage
- Credit cards and other loans
- How to tell when you may have a problem
- Dealing with delinquency and bill collectors
- Bankruptcy
- Building and rebuilding your credit

After you complete the course, you will receive a national enrollment card certifying that you have successfully completed this extensive education program, and three consumer cards addressed to the three major credit reporting bureaus asking that each bureau add a positive pre-printed statement to your credit report. Some creditors will offer to reduce interest rates and other incentives to CWCID graduates!

**The Credit When Credit Is Due course is a resource that provides lifelong money management skills. The course is offered online and in a self-study book for your convenience. Order your copy today!**