

Cordially invite you to attend

FINANCIAL LITERACY: SURVIVAL TOOL FOR THE NEXT DECADE

Thursday, August 18, 2005

8:30 to 10:30 AM – Breakfast Provided

The City Club on Bunker Hill

333 So. Grand Avenue, 54th Floor

Los Angeles CA 90071

In the next 10 years, no single factor will have more influence on the well-being of Latinos and African Americans than the ability to navigate the increasingly complicated and hazardous world of personal finance. In one information-packed morning, you will receive the information you need to guide your constituents toward financial literacy.

Who Should Attend:

Community leaders, social service providers, educators, advocacy groups. Community-based organizations and economic development agencies will benefit from the program.

Topics to be Covered:

- The impact of credit scores on consumers' ability to buy or rent a home, buy an automobile or conduct numerous other personal business transactions.
- What is considered an acceptable score and what determines an individual's score.
- What persons can do to improve their credit score.
- How consumers can prevent their debts from getting out of control.
- How to assess credit card offers and how to spot hidden credit card costs.
- Helpful advice for managing personal checking accounts.
- How to create a household budget and control living costs.

What You Will Get:

You will gain the ability to help your constituents create a more stable financial future for themselves and their families. You will learn how to teach consumers what they need to know to be intelligent and careful about their finances, while avoiding potentially disastrous pitfalls.

Program Content Provided by
The Mortgage Bankers Association
Washington D.C.
A non-profit organization

To reserve a seat at this invitation-only event,
please contact Rozi Hernandez, Durazo Communications, 213-239-6555, ext. 203
and provide your name, your organization's name and how you can be reached.
Questions? Call Ray Durazo, LBA Chairman, at 213-239-6555, ext. 204.