



**DOVER FEDERAL CREDIT UNION**

**How to Manage Debt, So It Doesn't Manage You**

**WEDNESDAY, SEPTEMBER 12, 2018**

**1:00 PM - 3:00 PM**

This seminar is a spin-off from the morning seminar that discussed credit. As we all know, CREDIT AND DEBT, go hand in hand. Your DEBT level and how you MANAGE IT plays a big part in your CREDIT RATING.

This seminar can help you get started on the road to BUILDING A STRONG CREDIT HISTORY. But the rest is up to you.

Establishing a plan before a financial crisis will put you in a better position to weather both major and minor setbacks. This seminar is designed to HELP YOU DEVELOP A BUDGET that is UNIQUE to you. A budget that will keep you on the positive side and limit your worry about your debt services.

This course is designed to help you UNDERSTAND THE DIFFERENCE BETWEEN GOOD AND BAD DEBT and to learn how to MANAGE IT.

Cost of this seminar: **FREE**

Fire Co./Auxiliary/Organization: \_\_\_\_\_

Contact name & number: \_\_\_\_\_

1. \_\_\_\_\_ 3. \_\_\_\_\_

2. \_\_\_\_\_ 4. \_\_\_\_\_

Please return this form:

**No later than August 8, 2018**

**Return to:**

**DVFA Office  
Conference Seminars  
P.O. Box 1849  
Dover, DE. 19903-1849  
302-734-9404**

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