

**America Saves** is a national campaign involving more than 1,000 non-profit, government and corporate groups that encourages individuals and families to save money and build personal wealth. Overall management for the campaign is provided by the non-profit Consumer Federation of America (CFA). CFA is comprised of over 270 consumer education, advocacy and cooperative organizations dedicated to advancing the consumer interest.

**Ohio Saves** (a part of America Saves) in partnership with the Ohio State University Extension Service offers a free presentation of Understanding your FICO – Credit Score and its affect on your credit and financial security. Your score can have an impact on your finding employment, buying insurance, purchasing or renting a home or car as well as the cost of all credit purchases. College students can be impacted on some student loans and poor credit can prevent some Senior Citizens from qualifying for a Reverse Mortgage at retirement.

**A drawing will be held** to give out a copy of “Building Wealth” by the Federal Reserve Bank of Dallas, one copy of Building a Better Credit Report” by the Federal Trade Commission, one copy each of “It’s Not What You Make, It’s How You Spend” one copy of “The Do It Yourself Guide to Financial Success” .Other gifts and information on how to get a free credit report will be offered.

**Presenter Bob Houston** is a retired Credit Counselor and Credit Report Reviewer who has helped hundreds of individuals improve their credit score in order to purchase a home or start a business.

**“Free classes”, scheduled in the following libraries in February, 2016.**

**Monday, February 1, 6 to 8PM:**

Morley Library, 184 Phelps Street, Painesville, Ohio 44077  
**440-352-2638**

**Thursday, February 4, 6 to 8PM:**

Willoughby Library, 30 Public Square, Willoughby, Ohio 44094  
**440-042-7880**

**Thursday, February 18, 7 to 8:30PM:**

Kirtland Library, 9276 Chillicothe Road, Kirtland, Ohio 44094  
**440-256-7323**

**Tuesday, February, 23, 6 to 8PM.**

Eastlake Library, 36706 Lake Shore Blvd., Eastlake, Ohio 44095  
**440-942-7880**

**Thursday, February 25, 6 to 8PM.**

Mentor Library, 8215 Mentor Avenue, Mentor, Ohio 44060  
**440-255-8811**

**Please call to register at your library of choice.**