Jane Walstedt: I'm now going to turn it over to my colleague, Cynthia Dawkins, another member of the WiSe Up team in the Women’s Bureau National Office to present closing remarks.

Cynthia?

Cynthia Dawkins: Thank you, Jane.

On behalf of the Women’s Bureau, I would like to thank our presenters, Diahann Lassus, Nancy Nauser, and Amy Perry, for providing us with such valuable information on becoming credit smart.

We’d also like to thank our WiSe Up participants for being on the call today as well.

In the WiSe Up curriculum handbook chapter Credit in a Money World, it states that credit makes our world go round. It makes global commerce possible.

Although credit cards have been around for a long time, they have transformed the way in which we as consumers operate.

As a baby boomer, I have had opportunities that my parents never had. In many ways they were not able to inform me of all the do’s and don’ts of credit.
However, my mother is 84 years old, and believe me, she has excellent credit. She did tell me to always be on time for work and to pay my bills on time.

It’s been a challenge, but I am finally understanding how important credit is.

We’ve learned so much today about credit and there’s always more to learn.

One good source of information on credit is the Federal Citizen Information Center. We can obtain from them publications on credit prepared by several Federal agencies including the Federal Reserve Board, the Federal Trade Commission, and the Social Security Administration. These include publications on building a better credit report, choosing a credit card, your credit scores, and identity theft. On their homepage, www.pueblo.gsa.gov, click on Money in the left-hand column under Books.

The Federal Trade Commission has great information on its Web site about the Fair Credit Reporting Act, [including] educational materials, recent highlights, and other information that will be useful to you. You can check them out online at www.ftc.gov.

Remember, your credit history is just as important as your medical history. Exercise good judgment and keep your credit in A1 shape.

Today’s call was being recorded. To listen to a previous recording on Credit in a Money World on June 30, 2004 or to read transcripts of previous calls, please visit the WiSe Up Web site at www.wiseupwomen.org.
This concludes our call for today. Please join us for the next Wi$e Up teleconference call on March 31, 2006 at 2:00 p.m. Eastern Standard Time.

Thank you again for participating, and we hope that you’ll join our call again next month.

Coordinator: And thank you for participating in today’s teleconference and have a good day.

Jane Walstedt: Thank you, Trisha.

Coordinator: Thank you, you have a good day, ma’am.