Wi$e Up Teleconference Call
November 30, 2007
Understanding Credit
Closing remarks – Cynthia Dawkins

Jane Walstedt: Okay. Well then now I'll turn to Cynthia Dawkins to give us our closing remarks. Thank you.

Cynthia Dawkins: Thank you, Jane. On behalf of the Women’s Bureau, I would like to thank our panelists--Elizabeth Gorham, Thomas Pritchett, and Quisaira Whitney--for their excellent presentations on credit. We’d like to thank our partners from the AICPA for being with us another year, our Wi$e Up participants and mentors, and all of our guests for joining the final call for 2007 on “Understanding Credit.”

We hope that you’ve learned a great deal and that you plan to continue taking action steps toward making good financial decisions. The number one key is to start putting into practice what you learn now, whether you’re from the traditional generation, you’re a Baby Boomer, Generation X or Y, or whether you are a new member of the workforce just starting out, in the middle of your career, or nearing retirement. Make a goal today and stick with it. There are many resources available online and in most of your local libraries.

Since it’s the holiday season, here are a few main points to consider according to credit.com.

--Make a list and check it twice.
--Know your limits.
--Use cash.
--Avoid retail credit card offers; and
--Watch out for identity theft grinches.
We’ve had a very exciting and encouraging year with our Wi$e Up series. Please join us next year for the 2008 series of Wi$e Up teleconference calls starting in January.

A transcript and an audio recording of this call will be available on the Wi$e Up Web site. You’re also free to look up previous calls on many great topics. Visit www.wiseupwomen.org soon. This concludes our call. Thanks for participating, and happy holidays to all. Thank you.

Coordinator: Thank you for attending today’s conference. You may disconnect at this time.