



## How is Bad Credit impacting You?

Bad credit closes many doors and limits many consumers to obtaining financing through Sub-Prime means resulting in excessively high interest rates and towering monthly payments.

Loan Amount	Good Credit	Bad Credit
<b>\$250,000</b> mortgage	<b>\$1,157.79</b> per month	<b>\$1,663.26</b> per month
<b>\$35,000</b> auto loan	<b>\$583.33</b> per month	<b>\$966.66</b> per month
<b>\$10,000</b> credit cards	<b>\$108.33</b> per month	<b>\$383.33</b> per month
<b>Monthly Total</b>	<b>\$1,849.45</b> per month	<b>\$3,013.25</b> per month

Mortgage at 3.75% vs 7% | Auto Loan at 0% vs 22% | Credit Cards at 1% vs 34%

### The Benefits of Good Credit

- Low interest rate mortgage
- Apartment with no security deposit
- Low interest rate credit card
- Low interest rate Auto Loan with NO DOWN payment
- Have extra money left over at the end of the month
- Qualify for a low interest Personal Loan
- Qualify for an SBA Loan to start a business
- More employment opportunities
- Confidence

**What would you do with an extra \$1163.80 a month?**

