



**Think your credit score is just a number?** Find out how it can save you money, help your career, and have a positive impact on many other aspects of your life. It is never too late to improve your credit!!! Learn how to at our FREE Financial Literacy Workshop led by author John Panzella.

**Thursday, October 18th  
5:30pm – 7:30pm**

**Dutchess Community College  
Dutchess 101, 53 Pendell Rd, Poughkeepsie**

**FREE**

with Advance Registration Requested  
Refreshments Served

[www.uwdor.org/register-oct18](http://www.uwdor.org/register-oct18)



**John Panzella**, a Hudson Valley resident, is one of the nation's most experienced credit experts helping educate high school and college students, consumers, realtors, first-time homebuyers and businesses about all aspects of consumer credit, credit reports, and the credit industry. He is a strong believer in empowering consumers and helping them keep more of their money by paying less for cars and homes, and many other things, which is exactly what a good credit report will help you do.

With over 25 years of experience, John is a knowledgeable, respected, and well-known multi-certified credit expert. He conducts credit education workshops all over the country and he is the author of the book *Give Yourself Some Credit! A Graduate's Guide to Understanding and Establishing Good Credit.*

For more information about John, visit his web site at [www.JohnKnowsCredit.com](http://www.JohnKnowsCredit.com).



[www.rhinebeckbank.com](http://www.rhinebeckbank.com)



[www.sunydutchess.edu](http://www.sunydutchess.edu)

**Questions?**

Call 845-471-1900 ext 3122 or email [pdeleon@uwdor.org](mailto:pdeleon@uwdor.org).

**GIVE. ADVOCATE. VOLUNTEER.**



United Way of the  
Dutchess-Orange Region

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