



# $Edward \textbf{Jones}^{^{\!\!\!\circ}}$

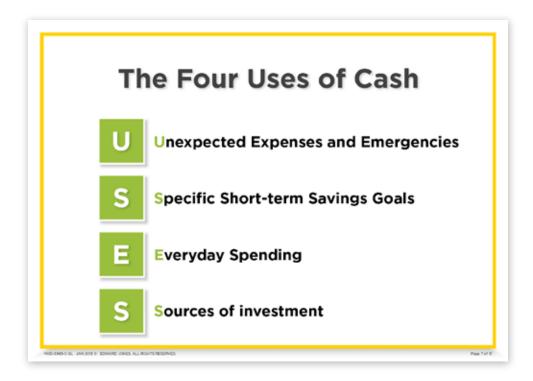


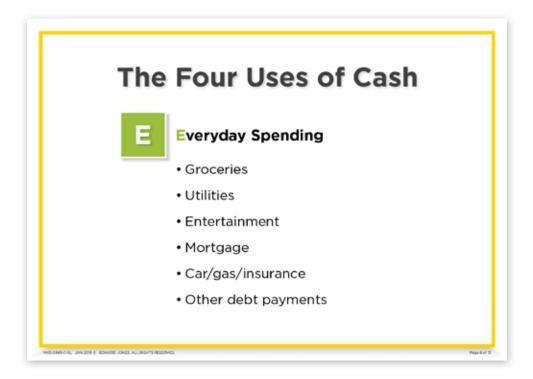


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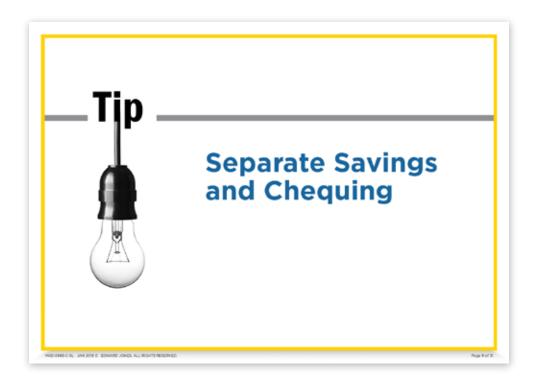


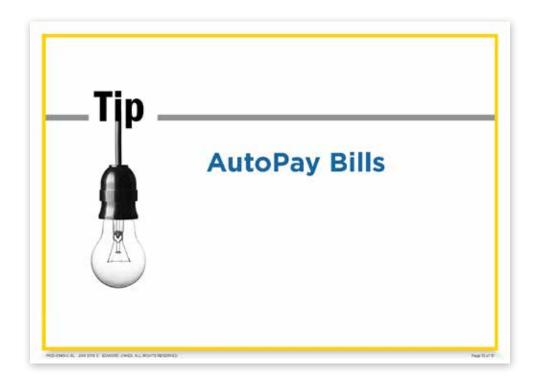


# $Edward \textbf{Jones}^{^{\!\!\!\circ}}$

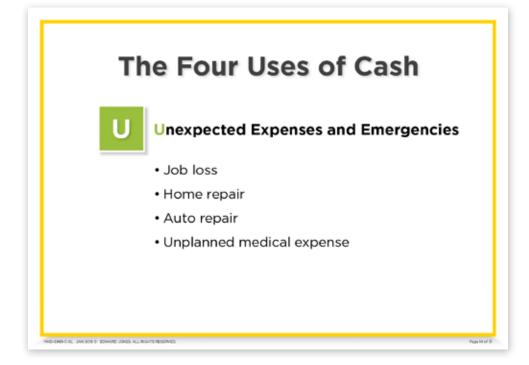




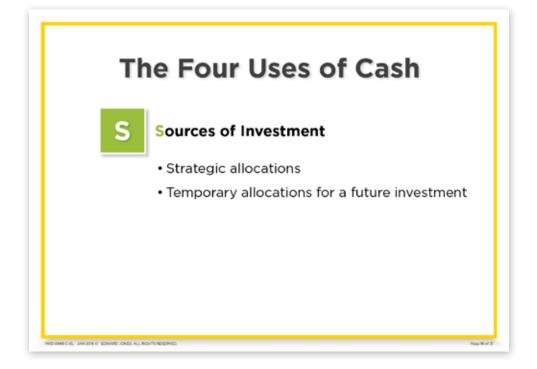


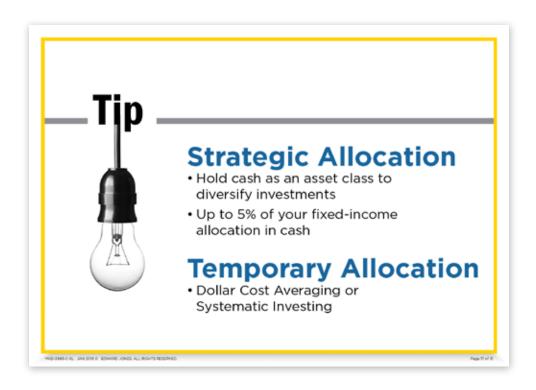






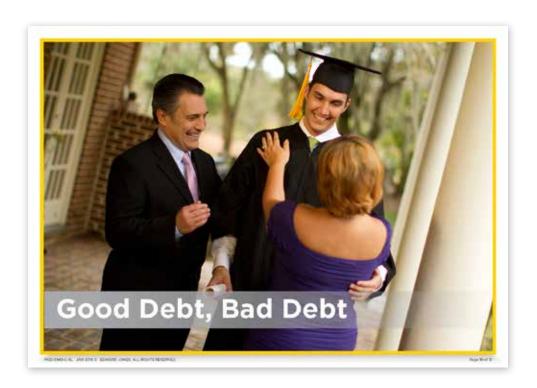








# Edward Jones®



#### **Credit Cards and Minimum Payments**

New Balance \$1,786.00 Minimum Payment Due \$53.00 Payment Due Date 2/13/15

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 fee and your APRs may be increased up to the Penalty rate of 28.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

#### For example:

charges using this card and each month you pay	balance shown on this statement in about	paying an estimated total of
Only the minimum payment	8 years	\$2,785
\$62	3 years	\$2,232 (Savings = \$553)

THE CALL DISTRICT PROJECT CASE AT RECOGNISHED

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# Bring Balance to Your Budget

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### **Credit Score Factors**

- · History of on-time payments
- · Credit utilization
- · Length of credit history
- · Recent searches for credit
- · Types of credit used

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## **Credit Report**

**Credit Bureaus** 

- Equifax Canada
- TransUnion Canada

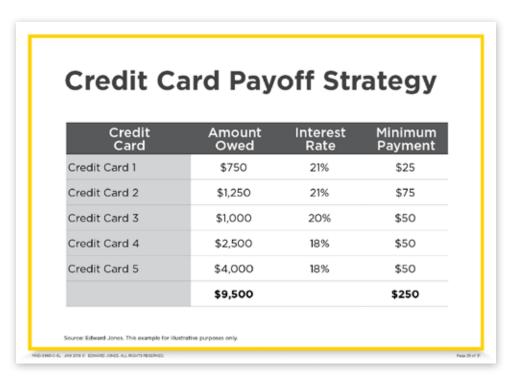
Request your annual credit report at

www.equifax.ca www.transunion.ca

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# Review Your Strategy The Four Uses of Cash Unexpected Expenses and Emergencies S specific Short-term Savings Goals E everyday Spending S ources of investment

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### **Review Your Strategy**

#### Mastering Credit:

- · Good vs. Bad Debt
- · Credit Scores and Credit Reports
- · Debt Consolidation and Payoff Strategies

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