



Hello there!

We are back again with another newsletter for you.

In 2004, April was declared as Financial Literacy Month. This was done to bring awareness to the importance of financial literacy and as a way to educate people on different skills and resources to be money smart. Take this month to reflect on your financial journey. How have you financially grown? What concepts are you unsure about? Remember, this is your financial journey. What do YOU envision for yourself?

Featured Topic: Credit

Credit is a huge part of the American economy. When used properly, credit can offer many benefits. However, if it is not used responsibly, it can lead to having a poor credit history which can result in mounting debt, the inability to get approved for a car, business or home loan, and the need to pay more for some expenses. Learn more through this quick lesson: [Intro to Credit](#).

What's Credit?

Credit is money that is loaned to you. The loan can be short or long term. It can be given to you by a bank/financial institution or credit company. It is paid back, often with interest, over an agreed upon schedule, often through monthly payments over time. It essentially allows you to buy now and pay later. Credit can be given in the form of a loan or through credit cards. Click the links below to find more tips about credit cards and credit scores.

- [Additional information on credit](#)
- [Smart Money Guide - What you need to know about credit](#)

Resource Highlight: Take the MC Longitudinal Study

Last month, we shared some statistics gathered from previous surveys. Now it's time to collect new information! The Money Coach longitudinal study is our way of measuring the program's impact over time. Click [here](#) to complete the survey. Those who do will receive a \$10 Target Gift Card!

Ask the Expert

Do you have finances or career questions? Ask the experts! We have a network of people knowledgeable in various areas able and ready to assist you! Fill out [this survey](#) to let us know what topics/areas you would like to learn more about.

Upcoming Events

The Money Coach Scholarship Competition is BACK! Don't forget to apply TODAY. Application deadline is May 9th. Click [here](#) to learn more and apply.

Our first alumni panel discussion will be in June! keep an eye out for more information. As always, stay safe and healthy!

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