

Credit Scores and Reports

Workshop

Learn about how CREDIT works
and why it matters:

- Understand what goes into a credit score
- Find out what you can do about past credit problems and IMPROVE YOUR SCORE
- Learn how to obtain a FREE COPY of your CREDIT REPORT

When: Thursday, March 3, 2016
6:30 PM - 8:30 PM

Where: Municipality of Princeton
Community Room
400 Witherspoon Street
Princeton, NJ 08540

RSVP: Princeton Community Housing
609-924-3822 ext. 1116
Pre-register by Feb. 29 at 3:00 pm



Grow Your Credit Score!

SPONSORED BY: Princeton Affordable
Housing Providers and Avalon Bay
Communities/AvalonPrinceton
Presentation by:
ISLES Financial Solutions

PLEASE BRING A COPY OF YOUR CREDIT REPORT

Go to www.creditkarma.com
AND GET A FREE ANALYSIS AT THE WORKSHOP!



islesFinancialSolutions
Self-Reliant Communities

February 17, 2016
FOR IMMEDIATE RELEASE

For More Information Contact:
PCHDC @ 609-924-3822 ext. 1116

Affordable Housing Providers in Princeton
Present *FREE* Workshop:
“Credit Scores and Reports: Understanding and Improving Your Credit Profile”

Providers of affordable housing in Princeton will host a workshop: “Credit Scores and Reports: Understanding and Improving Your Credit Profile.” This workshop is for those who are current renters of low and moderate income housing and/or those who wish to apply to affordable rental properties in the area.

The FREE workshop will take place on Thursday, March 3, 2016 from 6:30 pm to 8:30 pm and will be held in the Community Room at Witherspoon Hall, 400 Witherspoon Street Princeton NJ, 08540. Light refreshments will be provided at 6:30 pm to those who pre-register for the workshop.

Staff from ISLES Financial Solutions (IFS) will be leading the workshop, along with support from several Princeton affordable housing providers. The workshop is made possible through the generosity of AvalonBay Communities (AvalonPrinceton), the Municipality of Princeton – Departments of Affordable Housing and Human Services; Princeton Community Housing (PCH); Housing Initiatives of Princeton (HIP); and Princeton Housing Authority.

IFS will help participants learn more about: credit, credit scoring, reports and how to improve your scores. Questions from participants will be answered and information on affordable housing in Princeton will also be provided.

While a credit score is not the only factor in the rental application process, it is a key factor for landlords. “Credit is an important topic, and the majority of landlords in our area charge \$25-\$55 per applicant for a credit check,” stated Christy Peacock, Princeton’s Municipal Housing Liaison. “This workshop will cover a lot of information on credit including what makes up a credit score, what is in a credit report and how to obtain a free copy of a credit report.

The workshop is a result of feedback from the community and from the housing providers. “During neighborhood meetings and in our conversations with applicants and residents, my colleagues and I have learned people need more information on how to resolve credit report inaccuracies, whether a family has been renting for 10 years or is just hoping to find an apartment for the first time in the next few months,” stated PCH Executive Director, Edward Truscelli.

Pre-registration is required by 3:00 pm on February 29, 2016 or until the workshop is filled. There will be a prize raffle for participants who pre-register, attend the full workshop and turn in a completed evaluation. Raffle prizes include a one on one credit counseling session with IFS.

To register or to get more information, please call 609-924-3822, ext. 1116 or email info@princetoncommunityhousing.org with your full name, address, email and daytime contact number.