

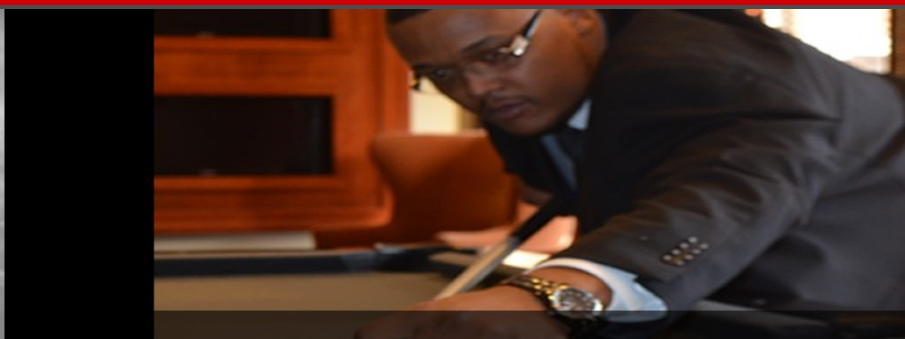


# Finance Matters

## Crappy Credit Quick Facts

April 1, 2013

1. NO one can LEGALLY remove anything from your credit!
2. Order your FREE credit report (annually) from Equifax, Experian and TransUnion. To order, visit [annual-creditreport.com](http://annual-creditreport.com), or call 1-877-322-8228.
3. Start repairing your credit once you receive your credit report, by writing letters to each of the credit bureau's explaining the circumstances that resulted in the unpaid debt. Reasons should be plausible (unemployment, reduction of working hours, downsizing, etc) Since everyone is still recovering from this economic downturn this is the perfect time. The letter must be 100 words or less in length.
4. Visit <http://www.consumer.ftc.gov/articles/0058-credit-repair-how-help-yourself> for more information.



## Investment Talk

What is a 401k?

In 1978, Congress decided that Americans needed a bit of encouragement to save more money for retirement. They thought that if they gave people a way to save for retirement while at the same time lowering their state and federal taxes, they might just take advantage of it. The Tax Reform Act was passed. Part of it authorized the creation of a tax-deferred savings plan for employees. The plan got its name from its section number and paragraph in the Internal Revenue Code -- **section 401, paragraph (k)**. (definition from HowStuffWorks.com)

## Broadcast Music, Inc says...

The 5 career-endangering mistakes are:

1. Losing Patient/Cool
2. Submitting too many songs
3. Telling someone you have a hit/You're a great songwriter
4. Forgetting common courtesy
5. Not following up/following up too much

## Cost Cutters Corner

The next time you want to try something new use the Groupon app on your smart phone. You can rent luxury cars, go sky diving, get a massage or purchase clothing for up to 75% off regular prices.