

## IN OUR COMMUNITY

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# CAREER CORNER

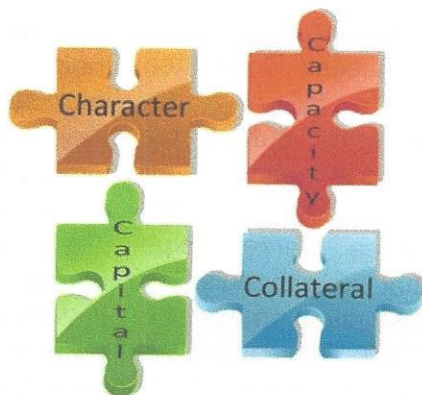
**March is National Credit Education Month**  
*Meaning there's no better time to start understanding the importance of building credit!*

## **WHY IS CREDIT EDUCATION MONTH IMPORTANT?**

**Building good credit takes time**, and adults as young as 18 should consider starting immediately so they have plenty of time to build up their credit score. **Good credit is essential for getting manageable interest rates on cars, credit cards, mortgages, and renting an apartment.** Knowing how to improve your credit score will be imperative, as a bad score can inhibit you from making many major financial decisions.

**If you are thinking about your financial future**, this is the time to start understanding the basics of credit! There are many tactics you can use to build your credit, and **many institutions have starter programs for young adults and students who want to build their credit.** This can include credit cards with a very small balance resulting in low payments or small personal loans. Talk to a local credit union or financial institution on how you can start!

**Tip:** Having to pay back student loans is undeniably frustrating, but there's an upside: Student loans can help your credit if you pay them back on time. Your payment history is a big part of your credit score, so making loan payments on time every month helps you build credit.



## **Resources:**

Greylock Federal Credit Union offers a FREE Online Financial Literacy Curriculum called **Banzai!**. The direct link to access the curriculum and materials is: <https://teachbanzai.com/> and can also be accessed through Greylock's site at <https://www.greylock.org/> - Under the **Manage Your Money and Learn** tabs.



*This program is FREE for teachers and students, is flexible and serves youth ages 8-18.*

You can begin using Banzai at your convenience! Please contact Stephanie Martin, Greylock Financial Wellness Coach at [smartin@greylock.org](mailto:smartin@greylock.org) / 413-236-4195 with questions!

**To learn more about the 4 Cs of Credit, visit:**  
<https://www.firstfcu.org/images/FourCs.pdf>