

# ***Improve Your Credit & Save Money***

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- ◆ **Do you want save money on your everyday cash transactions?**
- ◆ **Do you need to improve your credit?**
- ◆ **Do you want to save more?**
- ◆ **Do you need help finding affordable mortgages?**



**If you answered “yes” to any of these questions, the WHO Initiative might be just what you need!**

## **Sign up for the WHO program and:**

- ◆ Get a FREE credit report & analysis with personalized recommendations designed to improve your credit score (a \$50 value!)
- ◆ Give yourself an “instant raise” — keep more of your money by paying lower interest rates on everything from car loans to mortgages to credit cards
- ◆ Get out of debt
- ◆ Save money for emergencies, a big purchase, or a new home
- ◆ Instantly prequalify for a home mortgage or refinance!
- ◆ Attend our FREE financial education workshops

**Call (213) 763-2520 x223 or email [zellas@cdtech.org](mailto:zellas@cdtech.org)**

CDTech's Wealth & Home Ownership Initiative  
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*CDTech is a nonprofit organization. We have partnered with the Mortgage Finance program at LA Trade-Tech College to deliver the WHO Initiative. Our partnerships with reputable banks and lending institutions ensure that you'll find the bank accounts, mortgages, and other financial tools and services you need.*