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MONEY TALKS

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Credit reports can seem intimidating. Mrs. Delaney has worked hard her whole life, often holding down two or three jobs at a time. Until recently, she had never accessed her credit score; fearing the worst, she had always been too afraid of what it would show. Believing she had a low score and bad credit, Mrs. Delaney never tried to buy a house because she was convinced she would not be financially eligible for a mortgage.

While attending a free Credit Report Review Day event held by the Rappahannock Region Earned Income Tax Credit Coalition, Mrs. Delaney met with a volunteer credit counselor. During a one-on-one meeting, Mrs. Delaney received a copy of her credit report and score—for the first time.

When asked if the event was helpful, Mrs. Delaney answered, “Absolutely! I have never been brave enough to pull my report for fear I’d find something I didn’t want to see or know how to fix. Having the opportunity to review my report with a knowledgeable person put me at ease.” She added, “Turns out I had nothing to fear!” Mrs. Delaney was relieved to find out she had good credit and was excited to make plans to buy her first home.

Many individuals have this same fear of their credit score. They wonder: “What if it’s low?” and then, “How can I fix it?” The Rappahannock Region Earned Income Tax Credit (EITC) Coalition is here to help alleviate those fears for individuals in the Fredericksburg area.

The Rappahannock Region EITC Coalition will be holding a free event called Money Talks on Saturday, May 21, 2011. This event will allow attendees to receive free credit reports and meet with a volunteer credit counselor one-on-one to learn how to improve their credit in the future. There will also be two financial wellness workshops featured at 11am and 1pm. NSWC Federal Credit Union will lead “Budgeting” at 11am, and Wachovia will facilitate “Planning for your Future” at 1pm. Free food and door prizes will also be available.

The Money Talks Event will be held on Saturday, May 21, 2011 from 10AM – 2PM at the Central Rappahannock Regional Library Headquarters located at 1201 Caroline Street, Fredericksburg, VA 22401. To pre-register for this event,

please call (540) 373-0041 x 315.

For more information, please contact Sarah Walsh at (540) 373-0041 ext. 315 or swalsh@rappahannockunitedway.org

About the Rappahannock Region Earned Income Tax Credit Coalition: The Rappahannock Earned Income Tax Credit Coalition, formed in 2004, works to educate low-income workers about tax credit eligibility, provides free tax preparation services, and provides information and education opportunities to improve financial literacy of taxpayers and community members. Through these activities, the Coalition increases the assets and financial literacy of low-income workers to enhance their ability to support themselves and their families. The Coalition is led by Rappahannock United Way and is made up of representatives from local businesses, banking institutions, nonprofit organizations, faith-based organizations, schools, and local governments.

About Rappahannock United Way: Founded in 1939, Rappahannock United Way is a local nonprofit organization serving the city of Fredericksburg, and the counties of Caroline, King George, Spotsylvania and Stafford. Rappahannock United Way is working to advance the common good by focusing on education, income and health. These are the building blocks for a good life—a quality education that leads to a stable job, enough income to support a family through retirement, and good health. Our goal is to create long-lasting changes that prevent problems from happening in the first place.

We invite our community to be part of the change. Together, united, we can inspire hope and create opportunities for a better tomorrow. That's what it means to LIVE UNITED.