



January 30, 2012

Our new Personal Finance Management Series has been very well received! If you missed our January webinar, please feel free to download our new materials at [www.ecmc.org/FinancialLiteracy](http://www.ecmc.org/FinancialLiteracy). For strategies to promote financial literacy on your campus, contact us at [FinancialLiteracy@ecmc.org](mailto:FinancialLiteracy@ecmc.org).

## Complimentary webinars - register today

Date	Details
January 31 February 2	<b>Ask ECMC</b> It's everything you wanted to know about financial literacy but have been afraid to ask. Whether you're looking for advice on how to get a financial literacy program started or just need a basic question answered, join us for this informative, lively dialogue. You can email your questions in advance to: <a href="mailto:FinancialLiteracy@ecmc.org">FinancialLiteracy@ecmc.org</a> .
February 7 February 9	<b>Credit reports: Nontraditional trends</b> Since the passage of the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act, students have found it more challenging to build a positive credit history. Employers, lenders, apartment rental agencies and insurance companies continue to use credit ratings as an important factor in their decision-making process. In this session, we'll look at new information streams credit bureaus are looking at that affect credit ratings.
February 14 February 21 February 23	<b>Incorrect Data Challenge</b> Here is another opportunity for you to lower your two-year 2010 and three-year 2009 cohort default rate (CDR). The tools and advice we offer will help you quickly achieve maximum results. The cohort tracking periods have closed and in mid-February 2012, your school will receive its draft rate from the U.S. Department of Education. You will be given 45 days to review this data for accuracy and submit an appeal—referred to as an Incorrect Data

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February 28 March 1	<p>Challenge. Please join us for an informative webinar where we will walk you through the process of submitting a successful appeal, possibly lowering your official two-year 2010 and three-year 2009 CDR.</p> <p><b>Understanding Money Personality</b> Have you ever helped students build a budget and set goals, only to discover they've failed to stick with them? Determining why people do what they do with their money is an important step in overcoming negative spending patterns. This webinar will reveal behavioral patterns and offer tips for using money personality to realize financial goals.</p>

You can register for these webinars at [www.ecmc.org/details/ECMctraining.html](http://www.ecmc.org/details/ECMctraining.html).