

6 WAYS TO IMPROVE YOUR CREDIT SCORE

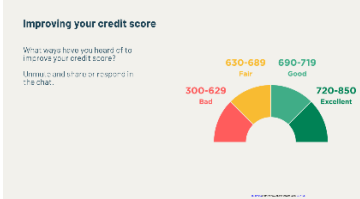
Timing: 10 minutes

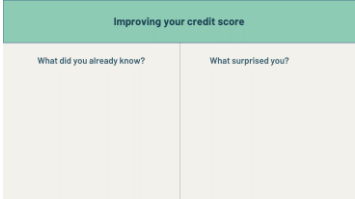
Tools: Presentation, Chat, Vyond, Annotation

Overview: This activity addresses the anxiety people have about fixing their credit scores before applying for a mortgage. This activity makes a complicated process feel manageable and attainable.

Note: Slide 2 is the most important part of this activity. Be sure to make time for it.

Also note: Please use the script as a guide, making the words your own so that it is a natural delivery. It is not necessary to read it word for word, however, the messaging should be the same.

Slides	Facilitator/Trainer	Producer/Technical
	<p>SAY: Applying for a mortgage can be intimidating for many reasons. The good news is it doesn't have to be. At Norcom we are here every step of the way to personally assist you and your family. Your credit score is a significant factor in determining the mortgage you can get. We want to help you get your credit score in the best shape possible before you apply for a loan.</p> <p><i>-Advance slide</i></p> <p>ASK: First, let's brainstorm: what ways have you heard of to improve your credit score?</p> <p>SAY: You can unmute and talk or comment in the chat.</p> <p>WAIT for most to chat, do not talk</p> <p>COMMENT quickly</p> <p>CALL on 1 person to briefly explain– 1 minute</p> <p>SAY: Next we are going to watch a brief video about ways you can improve your credit. When the video is done, we will</p>	<p>ASSIST participants with the chat if necessary</p> <p>MONITOR chat</p>

Slides	Facilitator/Trainer	Producer/Technical
	<p>discuss what you already knew and what surprised you from the video. Let's watch!</p> <p>-Play Vyond video https://app.vyond.com/videos/8370c56d-ac11-47b4-9405-fe4d50989010</p>	<p>PLAY Vyond video</p>
	<p>SAY: Now that we have watched the video, let's talk about what can be done to improve credit scores prior to applying for a mortgage.</p> <p>ASK: What were some ideas in the video that you already knew about?</p> <p>ALLOW 1 minute</p> <p><i>Look for answers like:</i></p> <ul style="list-style-type: none"> • <i>Pay bills on time</i> • <i>Dispute errors on a credit report</i> • <i>Don't make any large purchases</i> <p>CALL on 2 people to explain– 1 minute per person</p> <p>COMMENT appropriately</p> <p>-Advance slide</p> <p>ASK: What were some ideas in the video that surprised you?</p> <p>ALLOW 1 minute</p> <p><i>Look for answers like:</i></p> <ul style="list-style-type: none"> • <i>Become an authorized user on trusted family member's account</i> • <i>Don't close any credit accounts</i> • <i>The government has a dispute letter I can use to file disputes</i> • <i>Free annual credit report</i> 	<p>ASSIST participants with the drawing tools if necessary</p> <p>TYPE keywords from participant responses into the chat to help them remember and to indicate they are being heard</p> <p>TYPE keywords from participant responses into the chat to help them remember and to indicate they are being heard</p>

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	<p>CALL on 2 people to explain– 1 minute per person</p> <p>COMMENT appropriately</p>	
TRANSITION	<p>Fixing your credit score can be a challenge and can take a little time. However, with proper planning, and the right team working with you, we can find ways to improve your credit and get you approved for the perfect mortgage for you and your family!</p>	