

Credit & Financial Education Services

Budgeting

Managing Credit

Credit Education & Seminars

Financial Goal Setting

CACF Team



Marshell Clark, Founder Director (center)
Noelle West, Executive Director (right)
Shawanni Clark, Project Coordinator (left)



Gabriel Clark, Chief Marketing Officer

OUR MISSION

Promote stability and growth in the community in educating our youth and adults on how to build a solid financial foundation by managing their finances, through budgeting, building their credit, and setting attainable goals.

ABOUT US

Clark Angels Credit Foundation Inc. offers credit management programs to businesses and corporations. Our services provide education on the benefits of implementing an effective budget and setting short and long term financial goals. Individuals will learn about the importance of having good credit scores and how to budget and manage their current resources. Our effective programs allow for all individuals to skillfully prepare an attainable budget while understanding the purpose of credit and how it is best utilized into their personal lives.



CLARK ANGELS
CREDIT FOUNDATION INC.
Building Financial Stability Through Education

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The 10 Things You Should Know About Credit

HOW TO IMPROVE YOUR CREDIT SCORE



The 10 Things You Should Know About Credit

1. Paying off Your Credit Card balance every month will not have a negative impact on your credit score.
2. Paying Your Bills on time or by the due date monthly is not the only determining factor behind your credit score. Payment History is only 35% of your overall credit score.
3. Keep Your credit card balance at 30% or less than the credit card limit or high balance. This method shows credit companies that you are credit responsible.
4. Do not close accounts that has a long history. Closing accounts with long history can lower your credit score. Length of Credit is 15% of your credit score.
5. A Good Credit Mix of Installment and Revolving Credit is 10% of your credit score.
6. New Credit or Inquiries should be kept to a minimum, around 2 to 3 per year. Hard Inquiries, credit that you apply for, stay on your credit report for 2 years. Soft Inquiries, are not seen by other creditors.
7. Hard Inquiry is when you apply for credit such as for a home or car loan, credit cards, etc. Hard Inquiries will negatively affect your credit score.
8. Soft Inquiry is when you request a credit line increase, pre-approval offers, credit monitoring, when you pull your own credit. Soft Inquiries do not impact your credit score.
9. Being added on someone's credit account (in good standing) as an authorize user can help increase your credit score.
10. Fair Credit Reporting Act gives consumers the right to dispute any negative items on their credit files.



For more information on our schedule of Financial Education Classes, please visit www.clarkangelscredit.org