

Nobody showed you these numbers.

All three are real, all three cost students money, and all three take five minutes to understand.

391%

What a **\$15 fee on a \$100 payday loan** really costs, once you annualize the two weeks. The fee looks small because the term is short. That is the whole business model.

12.5 yrs

To clear **\$3,000 on a card at 24%** paying only the minimum and never using it again. You would hand over \$4,442 in interest, more than you borrowed.

35%

Of your whole **credit score** is just paying on time. Your income counts for nothing at all. Most people have this backwards.

Two free workshops this fall.

Every major · Nothing graded
In person and live on Zoom

SESSION ONE

Tue, October 6

Budgeting, Cash Flow
& Money Traps

SESSION TWO

Thu, October 15

Debt: The Good,
the Bad and the Ugly

1:30 – 3:00 PM

Nongshim Lab

On Zoom too



Think you knew those three?

Scan it. Five questions, ninety seconds, and the real number behind each one. Most people miss at least three.



Both sessions led by **Bruce Bolkin, Esq., CPA**, an attorney and CPA who has taught this series at Cal State LA.

Come to **four of the six** workshops across the year and you earn a **Certificate of Participation**. Finish that and you can go teach it at community events.