

The Credit Professor Provides Credit and Money-Management Strategies through Education and Empowerment

DENVER, CO – July 7 (SEND2PRESS NEWSWIRE) – The credit rules have changed; bad credit used to simply mean paying higher interest rates on loans, but not anymore. Now, that same three digit number determines employment eligibility, insurance rates and more. The Credit Professor offers free classes that teach people about these changes and how to achieve excellent credit and advance investment strategies.



Send2Press® Newswire “The FICO

credit-rating system used to be the only game in town,” Harry De La Cruz, president, The Credit Professor, LLC, explained. “However, that is no longer the case.”

Vantage score, a new credit-scoring system developed by the nation’s three consumer-credit reporting companies: Equifax, Experian and TransUnion, is providing competition in the way scores are calculated. The Credit Professor will review these details and teach people how to use good credit as a tool for wealth accumulation.

“We understand that most people do not know where to begin when it comes to their credit report,” De La Cruz, said. “We are here to educate them about how to work through the credit maze and to help them to better understand and control their financial future.”

The Credit Professor offers free seminars – “The Seven Steps to Good Credit” – throughout the state of Colorado; the course teaches people to manage their credit.

“Self help is the best help,” De La Cruz, explained.

In their free, live seminar, expert advice on building an extraordinary credit report is offered. Other classes, where fees are associated, a thorough analysis of credit and essential money-management strategies are also provided through hands-on exercises. These classes include: Cash Flow Management; Credit: What You Don’t Know; Building an Exceptional Credit Report; and Introduction to Investing Terminology.

Many people have learned how to take control of their credit through these seminars. One satisfied student said: “I was stuck renting a house because of my credit; I knew I had to do something. Once I heard about The Credit Professor, I called immediately. Within a month of working with The Credit Professor, I was ready to close on my first home. Shortly thereafter, I purchased a diesel truck, a motorcycle and even started my own business – all because of my good credit.”

The Credit Professor also offers “Credit 101” – the first-ever, credit-education class for teens and young adults.

“It is important for young adults to understand credit before they get it,” De La Cruz said. “We teach what parents and schools do not.”

De La Cruz has worked in many aspects of the financial industry, including auto finance and home mortgages; he was the Finance Director for one of the largest auto groups in Northern Colorado, and has also been very successful in managing personal finances and closing several successful real-estate transactions.

For more information, visit: www.thecreditprofessor.com

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