



# Consumer Credit Tips

## Ten Things to Remember when Applying for a Ways to Work Loan

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1. Be positive and hopeful.
2. Your loan coordinator is there to help you and wants to see you succeed.
3. Trust your loan coordinator and develop a strong rapport with them.
4. Complete all items on your application including dating and signing your application.
5. Bring all of the items that your loan coordinator requests to your interview.
6. Develop a realistic budget.
7. You're not alone. All applicants have problems related to credit bureau reports. Your loan coordinator is there to help you understand your credit bureau report and to help you develop ideas on how to improve it.
8. Turn in all forms and requested materials on time.
9. Your personal statement is very persuasive to the members of the loan committee. Write about how receiving a loan will make a critical difference to you with a special focus on how receiving the loan would help you stay employed or remain in school.
10. Ask lots of questions so that you are well informed and completely understand all of the parts of the application process.