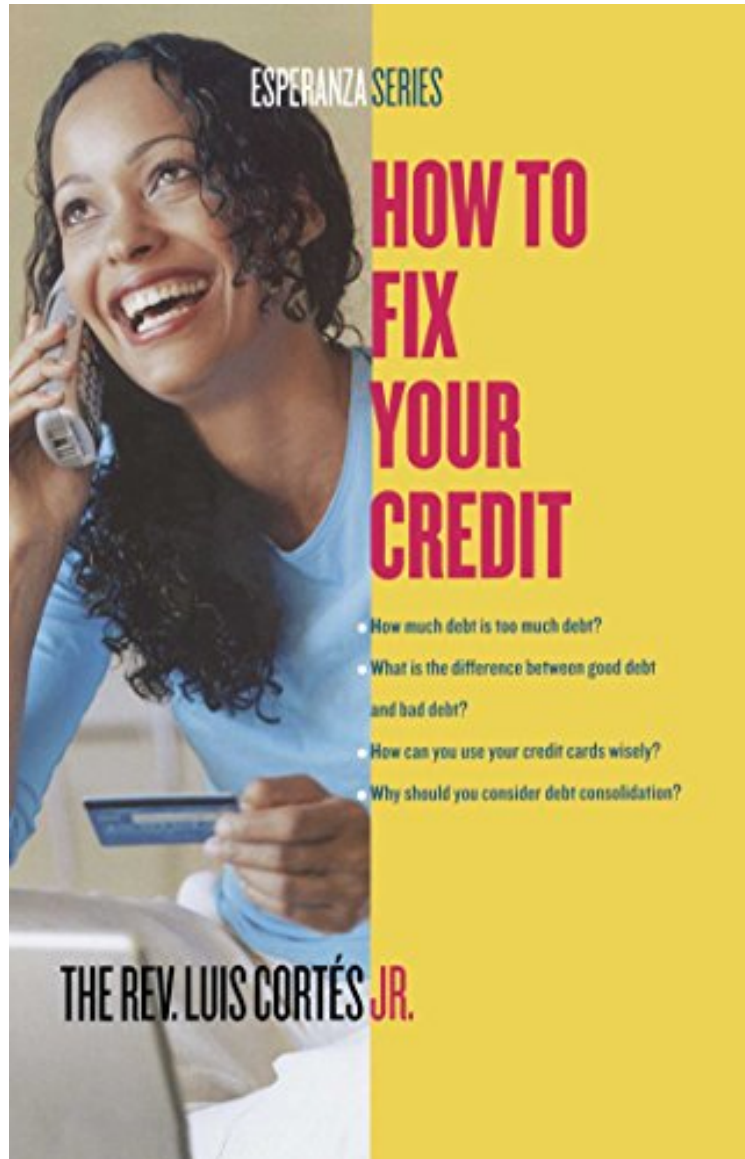


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## How to Fix Your Credit (Esperanza)

*Luis Cortes, Karin Price Mueller*

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**Luis Cortes, Karin Price Mueller : How to Fix Your Credit (Esperanza)** before purchasing it in order to gage whether or not it would be worth my time, and all praised How to Fix Your Credit (Esperanza):

You're not alone. About 51 million American households carry credit card debt at an average balance of nearly \$12,000. Credit trouble is a problem you can't ignore. No matter how much money you earn or where you live, if you've made mistakes with credit in the past, those mistakes will haunt you -- unless you empower yourself to fix

them. And you can. Managing your credit can be a complicated issue, but the Reverend Luis Corteaacute;s Jr. provides an easy-to-follow guide to help you handle the process. Any amount of debt, no matter how scary the number, can be paid off with a little planning and a lot of determination. The sooner you begin, the easier your task will be. Let Reverend Corteaacute;s help you today before your situation becomes worse tomorrow.

About the AuthorThe Reverend Luis Corteaacute;s Jr. is the president and CEO of Esperanza USA, the largest Hispanic faith-based community-development corporation in the country. In January 2005, he was featured as one of Time magazine's "25 Most Influential Evangelicals."Excerpt. copy; Reprinted by permission. All rights reserved.

INTRODUCTION Credit is a tool that allows us to enjoy something today with the money we will earn tomorrow. It also provides insight into who we are as spiritual beings. Sacred scripture shares many texts that refer to money or finance. Among them we find one of the most often quoted scriptures, "For the love of money is a source of all kinds of evil. Some have been so eager to have it that they have wandered away from the faith and have broken their hearts with many sorrows" (Good News Bible, American Bible Society, 1 Timothy 6:10). This scripture explains how money can switch from being simply a tool to becoming the focus of one's life. We must understand that credit is available to us for the immediate purchase of a necessary and affordable item. As people of faith, it is important that we understand when it is appropriate to use credit. Too many of us borrow from the future to acquire things that we really don't need in the present. If you are thinking of borrowing from your future, you should ask yourself, Why am I borrowing from my future earnings? Am I borrowing from the future to invest in the present so that my future can be better? Can I save for this instead of using credit? For most of us the decisions we make are either/or decisions. We purchase one thing or another on credit, but too many of those purchases are not investments for the future but purchases that take up our future earnings, plus interest, to serve an unnecessary immediate desire. I am not advocating that we not have a new TV set or a new car, but that we use good judgment. Credit should be used first and foremost to help you, your family, and your community. If we can focus on what is most important -- the development of our spiritual, academic, and intellectual lives -- we are on the way to healthier economic status. So let's learn about credit, and if we need to, let's repair yours. Copyright copy; 2006 by Luis Corteaacute;s, Jr.