



For Immediate Release

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You Have This Credit Thing Helping Teens Make Good Credit Decisions

Adults today often agonize over their financial situation and how it is negatively impacting their lives. How did they get there? How did their credit score plummet and how do they climb out of the hole they have dug for themselves? Does it really take 7 years? Most adults admit they never really learned how the credit score process works.

"We need to teach our teens about good credit - how they get it and keep it - so as they move into adulthood, they don't fall into the patterns of their parent and other adults, states Dionne Perry, Credit-Litologist and Board-Certified Credit Consultant. She takes this challenge head-on as she writes, speaks, and engages teachers, parents, and teens about the critical elements of good credit and its myths that capture our society today.

Credit-Lit: Credit 101 for Teens rolls out the information in a concise, creative manner giving the basics and forming the building blocks teens need. The teens asks the questions and Dionne provides the answers from what a credit score is, to how it impacts going after a new job to being able to afford that new car when the time comes. Many adults are also finding this gives them the missing pieces and can assist in their own financial picture.

Credit scores impact every financial decision. It's important for teens to understand the positive and negative impacts regarding credit scores and the credit process. Providing this credit information in an easily digestible format will inspire teens to make solid financial decisions when applying and repaying creditors now and into their adult years and avoid some pitfalls that many adults experience. It's important not to wait till they want to purchase a car or get their first apartment. Learning early gives teens, a more positive road ahead.

With a bachelor's degree in Education, Training, and Development; a master's degree in Human Resources; and experience as a licensed mortgage broker, Dionne Perry is uniquely qualified to educate young people and adults on the importance of maintaining a good credit score. Over the past twenty-five years, she has dedicated time and effort to helping adults and teens understand the importance of maintaining a good credit score.

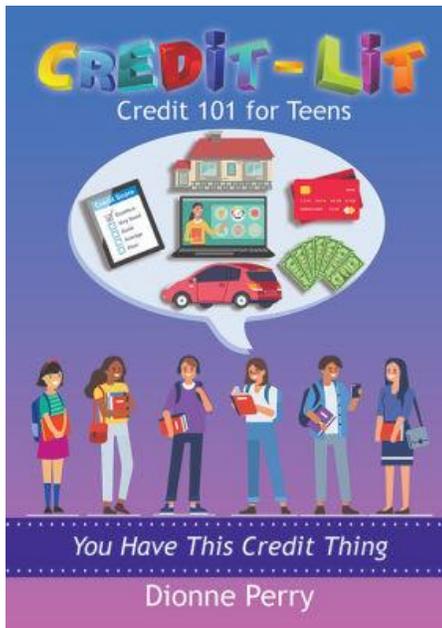
Perry has also developed Credit-Lit Ambassador programs for empowering teens and for educators, counselors, community activists, financial advisors, and other adults interacting with teens to help educate them on how credit score process works.

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Credit-Lit: Credit 101 for Teens by Dionne Perry is published by Instill Publishing. Autographed copies are available at www.Credit-Lit.com. Print and ebook editions are also available wherever books are sold.

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“Credit- Lit is a breath of fresh air and should be required reading for all teens before becoming an adult and applying for a loan(i.e., mortgage, automobile). “

Vondella Jenkins-McKithen, High School Professional Guidance Counselor

“An insightful book that simplifies and explains the negative and positive impacts regarding credit scores. All teens should read this book! It will help them make smart financial decisions when pursuing their financial goals.”

Lorenza A Black Jr, Owner and CEO FTP Financial Services

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