



**10 TIPS
TO HELP YOU
QUALIFY FOR
A CREDIT CARD**



**1. UNDERSTAND
HOW CREDIT WORKS**



**How Long to Keep
Financial Records**




Forever

- IRA Contribution Records
- Deeds of Trust
- Promissory Notes
- Wills
- Trusts
- Powers of Attorney
- Advance Medical Directives



**Preparing
for a Recession**



**You may need to cut
unnecessary expenses
during a recession.**

EXPENSES