

April

# Financial Literacy

## Credit and Loans

### Annual Credit Report

Get a free copy of your report every year at [annualcreditreport.com](http://annualcreditreport.com)

### Know Your Score

Know your credit rating and/or FICO score prior to seeking a loan.

### Know The Cost

Understand the costs such as interest rates, fees, and other charges that impact your loan.

### Afford Your Loans

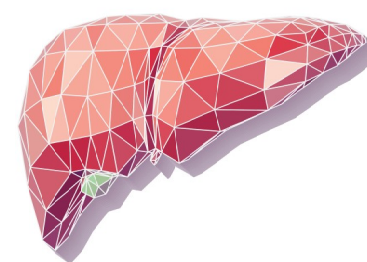
Know what you can afford to borrow and make sure you are not paying for too much.

## Financial Literacy And Your Liver

Financial Literacy, or lack thereof, can generate significant stress on the human body and cause repercussions:

During moments of stress, natural killer cells (NKT) are expanded in the liver and, in some cases, contributed to liver cell death and worsening of liver disease.

Suffering from anxiety or depression could carry an increased risk of death from liver disease.



### + Get Fit Tip

Keep a positive attitude; rather than defaulting to negatives ("Nothing goes right for me," or "Bad things always happen to me"), give yourself positive messages ("I'm doing my best," or "I'll ask for help").



Get Fit is a campaign provided by the American Liver Foundation, Great Lakes Division. Learn more by visiting us at <http://www.LiverFoundation.org/GreatLakes>

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