



Small Business Development Center  
Columbia Area Office  
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## Credit 101

### What to Expect

Are you starting a business and need to borrow money? Do you know the role your personal credit plays in you securing a business loan? Come join us at this informative workshop and learn key skills that will help you improve your credit standing. We'll teach you how to read your credit report, dispute inaccuracies that you find, and implement strategies to get you on the right track.

### The Facilitator

This event will be facilitated Donna Backwinkel, the Director of Consumer Services and Education for the South Carolina Department of Consumer Affairs. This agency works diligently to educate consumers around the state about personal credit and is prepared to provide information that will help to improve yours.

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**Tuesday, January 31, 2012**  
**10:00 am – 11:30 am**

**Location:** 4<sup>TH</sup> Floor Conference Room at the USC Technology Incubator,  
1225 Laurel St, Columbia SC 22901 (corner Laurel and Sumter streets)

**Parking:** FREE parking on 3 sides of the building.  
If entering the parking-lot from Laurel St, please do not use the first three spots.

### REGISTRATION

**\$35 in advance, \$45 at the door.** Register online at [www.uscbiz.net](http://www.uscbiz.net), click seminars, Columbia.  
We gladly accept Visa, Master Card, check, cash or money order.

**Or, make check payable to USC-SBDC and send to:**  
USC-SBDC, Room 326, 1225 Laurel St, Columbia SC 29201  
*Be sure to record the date you want to attend on the check.*