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## Telephone Imagery

"The average person can form a positive or negative judgment about a corporation through one telephone contact" Jeannie Davis consults about improving phone communications. Her suggestions make us aware of old telephone habits; her top three effective techniques are easy to implement.

1. **Posture.** By sitting taller, you breathe more freely and your voice becomes stronger and more credible. Consider using a head set so your neck is not bent to one side.
2. **Speak slowly** and pronounce your words clearly. Names and numbers may sound similar and confuse your listener. If spelling a word or giving a number, the rate you repeat them should be the same as if you are *writing* the letters or numbers. If leaving a phone number, be sure to say it twice.
3. **Smile while talking.** Your voice becomes approachable and welcoming. Express humor, sincerity, helpfulness, and genuine interest. The emotions will be remembered. Of course, no chewing while talking.

Try the techniques and notice if you have a pleasant responsiveness from your telephone customers.

## Handy Credit Information

MSN Money has a credit quiz on line. Instead of testing, here are some of the answers worth remembering.

**Can an employer get a copy of your credit report without your permission?** No, only if you sign your approval.

**How long can a bankruptcy stay on your credit report?** A Chapter 7 can stay on your report for up to 10 years.

Chapter 13 bankruptcy remains on a credit report for 7 years. With diligence, you can regain your good credit.

**What can credit repair companies do?** They can only dispute inaccurate information on a credit report, which you can do for free. They *cannot* "fix" your credit, remove accurate information, or help start fresh with a "new" Social Security number. Be alert to scams.

**When can a consumer get a free credit report from a credit bureau?** A consumer can get one free comprehensive disclosure of all information from Equifax, Experian, and TransUnion every twelve months *and if*

- 1) they have been denied credit, insurance or employment as a result of their credit report
- 2) they believe Identity Fraud has resulted in inaccuracies on their report
- 3) they will be applying for unemployment
- 4) they are receiving welfare assistance.

**What happens to your credit report when you marry?** Your credit report stays the same. The credit bureaus only maintain files on individuals, so it is not impacted when you marry. However, joint accounts and accounts for which you are an authorized user will appear on *both* users' credit reports.

**Does it help your credit score to close out accounts you aren't using?** No. Closing out accounts can actually hurt your credit score. The amount of credit available to you will appear to be less.

**What is the most important factor in determining your credit score?** Your payment history is 35% of the credit evaluation, followed by amounts owed (30%), length of credit history (15%), new credit – a warning of taking on too much debt, and types of credit in use (10%), then job history, income stability, assets, and collateral value.

Here are three more tips from a financial advisor. "It is best to never carry more than 70% debt on any one credit card. You will always show available credit" "To start a child's credit history, begin with a secured credit card (pre-paid). It will always show being paid on time." "If you have a special financial transaction and need to adjust your credit report, remember that credit bureaus report changes between the 6<sup>th</sup> & 10<sup>th</sup> of the month."

## A Little Humor

You know you are living in Colorado where a \$3000 mountain bike is carried on a \$500 car; a pass does not involve a football or dating; a consultant is another name for a PhD out of work; balding guys can have great pony tails, TRex is not only a dinosaur, "Go Big Red" will get a CU football fan to respond; if it sounds healthy, you'll probably try it.