



Division of Student Affairs • Oglesby Union • Tallahassee, Florida 32306-4026 • (850) 644-6860

March 5, 2004

Chuck Lombardo
Education / Certification Manager
Cambridge Credit Counseling Corp.
67 Hunt St.
Agawam, MA 01001

Mr. Lombardo:

I am grateful to Cambridge Credit Counseling Corporation, not only for your sponsorship, but also for the benefit to our students. I have asked one of my bowlers to comment on the book that she received at the beginning of the year and again at the Hoosier.

"The book received from Cambridge Credit Counseling Corporation titled "Learn now or pay later" has educated me on the actual business of 'credit'. Before, credit just meant buy now pay later...much later. From reading that book, I understand how much control credit has on my life. I think many students need to read this book. I always wondered how my credit report was figured, and how a credit card company decided if I got that credit card or not, but now I know, from that book. The book itself was easy to read and easy to understand, I appreciated that. As a Junior in college, I was educated enough to know not to go out and get 5 credit cards and blow the limit on all of them putting myself in debt for life, however, I wish I would have known more about the types of credit cards and other ways besides credit cards to earn credit, which this book told me. While I am not in debt, I know many students who are and I pass my book, or any book I can get my hands on to fellow students in hopes that they learn something."

—Leslie Rapach

I feel that there are many other students, who have benefited from this book, as well. I appreciate your dedication to college bowling and educating our students in an area so beneficial to their future. I know no courses offered at Florida State that alerts them to the dangers of credit.

Sincerely,

Marvin Overby
Coach
Florida State University

"CARING AND SHARING"