

⇒ Hey everyone. Thank you so much for joining us this afternoon for our webinar on alternative strategies to build credit. We apologize for being two minutes late to get started. We had a brief technical glitch with uploading the PowerPoint. I think we are good to go. Nalia, can you confirm that we are ready to go?

⇒ We are ready.

⇒ Excellent. Perfect. Thanks again everyone for joining us. My name is Michael Rauch and I am the director of the Real Economic Impact Network at the National Disability Institute. I am excited that we have Carmina with us who is the director of training and consulting at Credit Builders Alliance. She will share some information with us on alternative strategies to build credit. This is an important topic for us to have a discussion about as well as we receive a lot of technical assistance questions pertaining to alternative strategies to help individuals build credit. I would like to say a special thank you to our sponsor, Bank of America who has been a longtime supporter of the realeconomic impact network here at the National Disability Institute. They are sponsoring today's webinar. A special thank you to Bank of America. Before we get started into our presentation, we would like to cover some housekeeping tips. At this time, I would like to turn it over to my colleague, Nalia Matthews, who will share this information with us.

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