

>> 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. Nakia, 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 real economic 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, Nakia Matthews, who will share this information with us.

>> Good afternoon. The audio for today's webinar is being broadcast through your computer. Please make sure that your speakers are turned on and all of your headphones are plugged in. You can control the audio broadcast via the audio broadcast channel. If you accidentally close this panel or if the sound stops, you can reopen it by going to the communicate menu at the top of your screen and choose audio broadcast. If you do not have sound capabilities on your computer or if you prefer to listen by phone, you can dial the toll-free number that you see here. You can enter the meeting code that you see here. Please note that you will be asked for and attend the ID but you do not need to enter one.

>> Real-time captioning is provided for this webinar. The captions can be found in the media viewer panel which should appear in the right-hand corner of the webinar platform. If you do not see the captions, you may need to open the media viewer panel. You can do so by choosing the media viewer button in the upper right-hand corner. If you would like to minimize the media viewer panel, you can do so or if you would like to maximize it, you can close some of the other panels like chat Q&A. I will