

**From:** Marilyn Toellner  
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**To:** FACTAscoringstudy  
**Subject:** Credit Scoring

From my experience of teaching money management classes to laid off workers. The credit scoring system taken at face value for the number only is very discriminatory. It prevents some from getting work after a lay off and then they can't get insurance.

In other words it prevents them from getting their lives back together.

Another system that should be looked at is the ChexSystem. Once your name is on it is very very difficult to almost impossible to get it removed. It was shocking to me when I learned of it's existance.

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