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Understanding The Report

By Sandy Gauvin

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"No thank you. Don't bother to send me the report about the testing results. I won't understand it anyway. I'll just listen at the meeting."

Those were the words of more than one parent I spoke with whose children had been tested to see if they needed special education services. I could always hear the discouragement in their voices as they spoke.

I heard the same tone of voice in a person a little closer to home just recently. A relative of mine has a son who has just been evaluated, and the parents had been given a copy of the report. He and his wife both have college educations, and they still had difficulty understanding what was being said. He looked totally helpless as he showed me the paperwork.

It's important to realize that every occupation in life has its own terms, and special education is no different. Unless you work in that occupation on a daily basis, you can't be expected to know what those terms mean – not much consolation when it's your child's education and success that are at stake.

The good news is that there is help out there.

Here are some suggestions for how you can become an informed, active participant in the meeting:

- 1) Contact the special education office in your school district. Either someone there can explain it to you, or they can tell you who to talk with to help you understand the report.
- 2) Set up an appointment to speak with the special education person in your child's school.

If you can't get the information you want through the special education office for some reason, call and decide on a mutually convenient time when you can meet with the special education teacher and discuss the results. Perhaps you can even discuss what the recommendations might be regarding the

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best placement and the best program for your child.

This way, when you go into the meeting, you will be more prepared.

3) Take notes as you discuss the report. If you take notes from the discussion, then you will have ready information to take into the meeting, and you won't be bogged down having to find the information in the report.

4) If you still have trouble understanding, you can contact your state Learning Disabilities Association. They will have answers for you and they may be able to suggest someone to go to the meeting with you to help you understand what is going on.

5) Know that it's okay to take someone into the meeting with you for support. Facing a group of professionals can be scary, whether you have a college degree or not. Having support with you can be very comforting, and if that support is someone who understands the process better than you, that's a bonus!

Remember, you are NOT alone in this process. You have a team of people who are there to help your child be successful. And working together as a team is the best way to make that happen. But, you have to play an active role in that team in order for your child to get the best services possible, and that may mean searching out people who can help you understand and take charge.

For more plain talk about learning disabilities, please visit us at www.ldperspectives.com.

Sandy Gauvin is a retired educator who has seen learning disabilities from many perspectives – as the parent of a daughter with learning disabilities, as the teacher of children with learning disabilities, and as an advocate for others who have diagnosed and unrecognized learning disabilities. Sandy shares her wisdom and her resources at www.LDPerspectives.com.

Legally Clearing Your Credit

By T.B. Collins

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Over the past several years credit repair organizations have gained a bad reputation due to unscrupulous companies stating that they can clear your credit report. Clearing your report was not the problem, but stating that they could give you a clean credit report or a new credit file was. It is against the law to create a new credit file using a federal taxpayer identification number, or any number other than your own social security number. Credit repair companies are governed by a federal law called the Credit Repair Organizations Act, these laws state what services a credit repair company can legally offer to their clients.

The argument always stated is that you can clean your own credit without the services of a credit repair

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company, although this is true, if we follow this argument the average consumer can also repair their own television without any previous experience. The problem with attempting to clear your own credit is that it is a time consuming and requires a lot of patience and follow-up paperwork. Most consumers give up on the process once they venture into the labyrinth of dealing with credit reporting agencies, and debt collectors, but a credit repair company can handle all the required paperwork in a professional unbiased manner.

Because of the laws that now regulate the credit repair industry, contacting an organization to help you repair your credit has become commonplace. There are many reputable credit repair organizations that will provide the services needed to restore your credit, among these is the company Millennium Credit Service; their website is located at <http://www.millennium-credit.com>. This is a full service credit repair organization that helps the consumer through the entire credit restoration process, but if you want to venture into repairing your own credit, there are a lot of websites that offer do-it-yourself credit repair kits. When attempting to repair your own credit, remember the only way to see an improvement is to stick to it, and devote the time and energy needed to get results.

The first step to legally clearing your credit is to get and evaluate your credit report. This report details your entire credit history for up to seven years for negative entries, and paid off accounts can remain on your report indefinitely. The only exception to this rule is bankruptcies, which can remain on your report for up to ten years after discharged.

Understanding your report can be complicated but credit reporting agencies attach instructions concerning reading and understanding your report, and there are a lot of books that deal with credit reports and understanding credit that you can read to get a better understanding of your credit report.

Now that you have an understanding of your credit, it is time to find out what negative entries or obsolete information needs to be updated. Negative entries over seven years old from last activity can be deleted, and items on your report that are not yours or your legal spouse can be removed. Updating your current information such as address, and employment can increase your credit score almost immediately. Keeping an eye on the information that is contained on your credit report, and removing or disputing information can ensure that your credit scores are as high as they can be. But, if this seems like an overwhelming task you can always hire a professional repair service like Millennium Credit Service to handle this task.

T.B. Collins is the president of Millennium Credit Service, and has been offering credit repair advice for over 10 years. To find out more visit <http://www.millennium-credit.com>



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