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Training wallet card template word

Printable

CERTIFICATE OF COMPLETION

this certificate is presented to

For the successfully completing the Course

SignatureDate

CERTIFICATE OF TRAINING

has successfully completed the training

Occupational Skills and Safety & Health

WALLET TRAVEL ID (FOR CHILD TO CARRY)

NAME:ADDRESS:MEDICAL INFO: BLOOD TYPE:ALLERGIES:

HOTEL/RESORT INFO:EMERGENCY CONTACT INFO:

FRONT / PHOTO

BACK/
RESORT INFO

CHILD INFO CARD: (PARENTS TO CARRY IN CASE OF AN EMERGENCY)

NAME:DOB:SEX:HEIGHT:WEIGHT:EYE COLOUR:HAIR COLOUR:IDENTIFYING CHARACTERISTS:

MEDICAL INFO: BLOOD TYPE:ALLERGIES:

LEFTRIGHT

FRONT / PHOTO

BACK/
FINGER PRINTS

Forklift Training Certificate

Certificate of Completion

Employee Name

an Employee of
[Insert Company Name]
Has On [Insert Date]
Successfully Completed a Forklift Training Course and is Certified to Operate
The Types of Powered Industrial Trucks Listed Below

Type of Powered Industrial TruckSignature of TrainerSignature of Evaluator

Fall Protection
for Construction

Verification of participation
and completion of the
above Training Program

J. J. Kaller
J. J. Kaller, Inc.
1009 W. Eisenhower Lane
P.O. Box 148
Norwich, VT 05257-0148

Employee
Instructor
Company
Date

132-BC (2005)

Photo Courtesy: 10Â€000 Hours/DigitalVision/Getty Images Get a creditÂ€ card Â€ a fairly simple process that requires you to submit an order for a card and receive an approval or refusal. The result of an application is mainly based on your credit Â€ score, although other factors are relevant to some banks. If you already have a good Â€, your score usually has an impact on your creditÂ€ limits on the cartels, as well as on your probability of approval. If you've never applied for a Â€ before orÂ€ if you need to rebuild your credit after you've had some negative credit Â€ problems, getting the approval you need can be a little more challenging. Before collecting a series of creditÂ€ Â€ - which slightly reduce your credit scoreÂ€ - randomly requesting card, it takes some time to know which issuers of credit Â€ are most likely to approve your order. Start by checking out these tips to get a credit card Â€ use it wisely. What Â€ what credit card companiesÂ€ care about? The main factor used to determine whether an Â€ approved for a creditÂ€ card isÂ€ the person's credit Â€ score. Before you apply, you can request a free copy of your credit reportÂ€ and your score to each of the three main creditÂ€ information awards: Experian, Equifax and TransUnion. Under the Fair Credit Reporting Act, you are entitled to a free copy of your report of each agency every 12 months. However, you can also get an estimate of your score at any time from other free or lowÂ€cost services suchÂ€ as Credit Karma.Courtesy: 10Â€000 Hours/DigitalVision/Getty Images A credit score of less than 580 Â€ considered weak, 580-669 Â€ considered fair, 670-739 isÂ€ rated as good, 740Â€ to 799 reaches the very good level and 800 to 850 is Â€ exceptional. At the lower end

of the spectrum, if your score is low, that doesn't mean you've earned the right to a © card. However, the card you qualify for may have high annual rates or high interest rates. Despite their deficiency, these carries can be To establish and © your name when you don't have other better options available. In addition © your credit © score, the main thing that a credit© card company cares about © ability to make monthly payments on the account. They will take your age and income into account when determining this. If you are © 21 younger, you need to be able to prove that you have constant income and that you are © able to pay the monthly payments on the card. If you are© older than 21, you still have to meet certain requirements, but you may already have some sort of payment story for credit© card companies to review before making a decision on the credit © to you. One of the questions about the credit card© application will ask for information about your annual or monthly income. Most of the time, credit© card companies will not verify this information well, but are sane about their income, not just for the sake of the lender, but for their own. If you are already struggling to make the expenses, get a new credit© card can request that you spend money, you can't pay back, and this is © a good idea. You can always talk to a financial advisor for additional guidance before applying. The higher your credit ©, the better your chance of being approved for © account. High scores allow you to be more selective about your choice of credit card © card. If your credit© is in good range or above, be sure to pay close attention to the details and choose a card that does not have a high annual rate (or any) and that has a competitive package (annual percentage rate). For reference, a good Apr today is © generally less than 17.57%, according to the Federal Reserve, but credit © rates tend to increase continuously over time. Photo Courtesy: Boy Anupong/Moment/Getty Images Some credit © companies also © As money back on purchases or rewards for purchases - Amazon Gift Cards, for example - then this is something to take into consideration. Be that some credit card companies charge an annual fee, but many banks don©'© t©. If the card you want comes with a high annual rate, it should offer some really exceptional benefits, such as free hotel upgrades or higher percentages of money back. Credit card© have different APRs for different types of purchases. If you anticipate using your card to make cash advances, for example, you want to verify that the card you are requesting has a reasonable APR for cash advances. The APRs for these types of special transactions can be much higher than 17.57%, even on good cards.How do I request a credit © card? Most credit© card applications are processed online, although you have received a credit© card application in the mail that you can physically fill and return. Before you start the application, you want to make sure that you have all the information you © you need. Most credit card companies© will ask for information that is quite simple. Be ready with your name, occupation, date of birth, maiden name, social security number, employment information and your monthly or annual income. Photo Courtesy: Eva Katalin/E+/Getty Images If you are applying online, fill in all the required fields and send the information. In most cases, you will be notified immediately of the credit © decision. If you are ©, your card will usually arrive in one to two weeks. If you are © denied, you will receive a letter in the mail explaining the reasons for the negative decision. The letter © also include your credit score in the bureau© record used to retrieve your score. In some cases, you may receive a message that the bank needs more This is © common with candidates who are requesting © for the first time. If this happens, follow the instructions to complete the registration process. the company can ask for proof of income u proof of identity u both. if you have submitted a mail application, you can expect to receive your card in about four to six weeks if approved. If you are denied, the letter with the explanation usually only takes a few weeks to arrive. using your credit card wisely is very important to use your credit card wisely once you receive it. Too often, credit card users fall into poor spending patterns that make their debt rise quickly. excessive use of credit cards can lead to being stuck in a cycle of making only minimum payments while the balance - and the interest paid - continues to grow. Photo courtesy: predrag Vuckovic/E+/Getty images Remember that even a good apr is quite high, usually over 17%, so it is good money management pay your balance in all each month u keep only a small balance on the card. interest may accumulate quickly when you do not pay your balance, and when your card approaches your credit limit, this negatively affects your credit rating. Missing payments and living accounts also tremendously affect your credit score, putting you at risk of not being approved for loans, mortgages and other types of credit you may need. more than REFERENCE.COM REFERENCE.COM

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