

Poverty exacts high cost on U.S.

Continued from page 3A

Operation Hope geared toward students ages 9-18. That program alone has reached more than 700 schools in the U.S. serving thousands of students, Bryant said.

Operation Hope currently has seven Hope Centers in the Los Angeles, Oakland and Washington, D.C. areas.

The D.C. office is exactly where 43-year-old Angela Johnson went to find out that despite what she was told by others, she could finally purchase her own home. The Johnsons took a series of classes and the professionals at the center took them from confusion to their closing.

"They just took you by the hand and were so helpful and today I still call them."

It's just nice to know that somebody has your back. Somebody has your back with information and knowledge," Angela Johnson said.

But home buying isn't the only area where lower income people are getting bad deals.

Lower income homeowners "can pay as much as \$300 more for home insurance than those in higher income neighborhoods," the report said.

When a lower income person walks into a car dealership, the report showed, that person will pay between \$50 and \$500 more in car prices and an extra two percentage points on an auto loan.

"Together, these higher prices can add up to over \$1,000 every year," said the report.

What you pay all hinges on credit, says Tracy Bailey, assistant manager of the Hope Center in D.C.

"People don't understand the power of good credit and they don't check it as often as they should. They really don't understand that they don't need a whole lot of money for purchasing power if they have good credit. When we inform them of that fact it's like a light comes on," Bailey said.

That's why the credit counselors at Operation Hope, teach people how to read their credit report at least twice a year and encourage them to get rid of the fear of contacting their debtors and disputing incorrect information.

"We've got to stop being ashamed of the fact that we may have tore up credit. The fact that we may not have any money in the bank... We sit there with you and have a good laugh. We laugh and we encourage you to laugh. We say this credit report looks like a bus accident. Now it's out. It's not that bad, the world didn't explode. We're proud of you that you actually stepped forward," Bryant said.

Check-cashing, payday loans and rent-to-own furniture businesses are also major contributors draining the pockets of low income people, says the report.

Most customers of check-cashing businesses earn annual incomes of less than \$30,000 and to cash a \$500 check, the report said. Customers would pay an additional \$5 to \$50 in the 12 metro areas they selected for the study.

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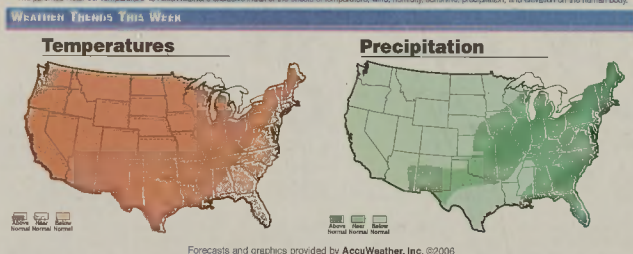
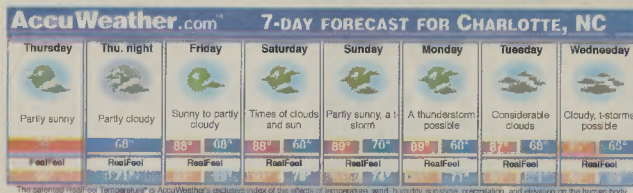
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In The Sky

Sun	Rise	Set	Moon	Rise	Set	Moon Phases
Thursday	6:50 a.m.	8:02 p.m.	Thursday	7:29 a.m.	8:36 p.m.	New
Friday	6:51 a.m.	8:00 p.m.	Friday	7:25 a.m.	8:38 p.m.	First
Saturday	6:52 a.m.	7:59 p.m.	Saturday	7:21 a.m.	8:40 p.m.	Full
Sunday	6:52 a.m.	7:58 p.m.	Sunday	7:17 a.m.	8:43 p.m.	Last
Monday	6:53 a.m.	7:56 p.m.	Monday	7:14 a.m.	8:46 p.m.	
Tuesday	6:54 a.m.	7:55 p.m.	Tuesday	7:10 a.m.	8:49 p.m.	
Wednesday	6:55 a.m.	7:54 p.m.	Wednesday	7:07 a.m.	8:52 p.m.	

Regional Cities

City	Thursday	Friday	Saturday	Sunday	City	Thursday	Friday	Saturday	Sunday
Aiken, SC	88° 71°	87° 70°	90° 71°	90° 69°	Memphis, TN	84° 75°	84° 75°	80° 75°	80° 74°
Augusta, GA	90° 71°	85° 70°	91° 70°	91° 70°	Myrtle Beach, SC	84° 73°	84° 74°	88° 75°	87° 74°
Charleston, SC	88° 73°	87° 72°	88° 73°	89° 73°	Norfolk, VA	80° 72°	80° 73°	88° 73°	87° 73°
Columbia, SC	88° 71°	88° 72°	90° 72°	89° 72°	Raleigh, NC	89° 68°	88° 68°	88° 68°	88° 70°
Durham, NC	88° 65°	88° 67°	89° 68°	89° 70°	Richmond, VA	89° 67°	90° 69°	90° 70°	89° 70°
Greensboro, NC	88° 67°	87° 69°	87° 69°	87° 70°	Roanoke, VA	88° 64°	87° 66°	89° 66°	88° 66°
Knoxville, TN	87° 68°	87° 69°	88° 71°	87° 70°	Savannah, GA	89° 75°	89° 73°	90° 73°	90° 72°
Los Angeles	90° 68°	89° 66°	88° 70°	87° 69°	Wilmington, NC	83° 71°	87° 72°	88° 73°	89° 73°
Lynchburg, VA	87° 63°	84° 63°	87° 65°	86° 65°	Winston-Salem, NC	88° 67°	88° 69°	88° 70°	87° 70°

U.S. Cities

City	Thursday	Friday	Saturday	Sunday	City	Thursday	Friday	Saturday	Sunday
Allentown, PA	87° 72°	87° 72°	87° 73°	87° 72°	Miami	89° 78°	90° 79°	91° 79°	90° 80°
Boston	72° 57°	72° 64°	77° 65°	77° 65°	Minneapolis	81° 54°	83° 64°	77° 61°	77° 65°
Chicago	84° 58°	80° 68°	84° 64°	82° 62°	New Orleans	91° 78°	92° 77°	91° 78°	90° 77°
Cleveland	71° 64°	85° 65°	85° 66°	82° 64°	New York City	82° 70°	85° 71°	81° 72°	79° 64°
Dallas	100° 78°	103° 76°	103° 75°	97° 74°	Orlando	91° 75°	91° 75°	91° 75°	91° 75°
Denver	91° 57°	83° 54°	81° 54°	85° 57°	Pittsburgh	80° 63°	84° 64°	86° 64°	86° 64°
Detroit	80° 62°	88° 66°	84° 65°	82° 63°	Phoenix	104° 85°	104° 85°	102° 84°	105° 84°
Houston	94° 76°	94° 76°	94° 77°	96° 75°	San Francisco	70° 54°	69° 54°	68° 54°	72° 56°
Kansas City	90° 72°	92° 70°	88° 65°	86° 66°	Seattle	79° 56°	80° 56°	85° 56°	85° 56°
Los Angeles	83° 65°	82° 64°	82° 64°	82° 64°	Washington, DC	64° 70°	68° 70°	90° 72°	90° 73°

World Cities

City	Thursday	Friday	Saturday	Sunday	City	Thursday	Friday	Saturday	Sunday
Amsterdam	68° 57°	68° 55°	68° 57°	72° 58°	Paris	68° 54°	70° 54°	68° 58°	72° 57°
Berlin	73° 58°	75° 57°	77° 60°	77° 60°	Rio de Janeiro	84° 70°	82° 70°	85° 73°	86° 71°
Buenos Aires	73° 54°	80° 52°	67° 54°	60° 52°	Rome	80° 64°	78° 61°	77° 63°	79° 60°
Cairo	104° 75°	102° 74°	102° 76°	99° 72°	San Juan	90° 78°	87° 77°	87° 77°	89° 78°
Jakarta	91° 64°	89° 65°	88° 62°	94° 61°	Seoul	63° 70°	66° 71°	61° 72°	79° 64°
Johannesburg	67° 46°	64° 44°	58° 45°	63° 47°	Sydney	77° 52°	66° 50°	64° 48°	68° 46°
London	64° 55°	66° 54°	66° 54°	72° 57°	Tokyo	84° 75°	85° 72°	80° 68°	78° 73°
Mexico City	72° 53°	72° 55°	73° 55°	72° 56°	Toronto	75° 58°	75° 57°	80° 60°	81° 62°
Moscow	69° 54°	64° 54°	72° 61°	72° 62°	Zurich	62° 53°	67° 50°	65° 51°	71° 51°

Weather (W) = sunny; po-partly cloudy; c-cloudy; sh-showers; t-thunderstorms; M-mist; F-fog; S-snow; I-ice

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