



IN PARTNERSHIP WITH
**THE CITY OF ATLANTIC CITY
AND OCEAN INC.**

CREDIT *Empowerment* PROGRAM

**20 WEEKS TO BETTER CREDIT.
BETTER OPTIONS. A BETTER FUTURE.**

A **FREE**, 20-week course designed to give you the knowledge, tools, and support to repair your credit and take control of your financial future.

**TAKE CONTROL OF YOUR CREDIT.
CHANGE YOUR FUTURE.**

IN THIS COURSE, YOU WILL LEARN:



HOW CREDIT WORKS

Scores, reports, and key factors



HOW TO DISPUTE & REMOVE

Inaccuracies and negative items



HOW TO BUILD & MAINTAIN

Strong, lasting credit



BUDGETING & FINANCIAL

Habits for long-term success



PREPARE FOR BIG GOALS

Loans, lower interest rates,
and homeownership

YOU'LL GET:



FREE TO PARTICIPANTS



EXPERT LED • SUPPORTIVE COMMUNITY



REAL STRATEGIES THAT WORK



TOOLS YOU CAN USE IMMEDIATELY



STEP-BY-STEP GUIDANCE



CONFIDENTIAL & NON-JUDGMENTAL



**CLASSES STARTING
AUGUST 27, 2026**

Invest in Yourself.

**BUILD YOUR CREDIT.
BUILD YOUR FUTURE.**



PRESENTED IN PARTNERSHIP WITH
**THE CITY OF
ATLANTIC CITY**



"We teach you how to fix your credit,
so you can build the life you deserve."

— Vi Bailey —



If you require reasonable accommodations to participate in City programs, activities, and services contact **ACHR@acnj.gov** or **(609)347-5374**.