

Boston Medical Center
HEALTH SYSTEM

Exclusive Opportunity!

FREE Financial & Credit Building Counseling

WORKING CREDIT
a nonprofit



Who Is Working Credit?



We are a not-for-profit organization that provides expert-led credit building workshops and confidential one-on-one financial counseling for an entire year.

The Program:



Attend an hour Credit Building Workshop

Register for our signature credit building workshop, offered multiple times a week by Zoom for your convenience. The workshop is offered in both English and Spanish. It covers the secrets to credit building, the scams you need to watch out for, how to build a credit safety net for emergencies, and how a strong credit score can help you lower expenses.*



Sign up for One-on-One Financial Counseling and Coaching with an Expert!

You will have access to a year of confidential support! That's right -unlimited, one-on-one, confidential financial counseling and coaching sessions for 12 months! The process starts with an in-depth appointment where we'll discuss your financial situation, then work together on a Credit Action Plan focused on your personal goals and timing.*

Want a little or a lot of support? We'll touch base as often as you want. Your counselor will share updates and resources throughout the 12 months.

** Interpretation services available in multiple languages*

How We Support You

No matter where you are today, we provide you the support, knowledge, and lifelong tools you need to build and keep a strong credit score. With a strong credit score, you can more easily achieve financial goals, like:

- **Getting the best interest rates** on car loans and credit cards
- **Tackling your debt** without damaging your credit
- Gaining **access to quality rental housing**
- **Qualifying for a mortgage**, or refinancing your home at a lower rate
- **Building a safety net** of available credit for emergencies

SIGN UP HERE!



Use your cellphone
camera to scan this link

CONTACT US



773-275-0900



info@workingcredit.org



www.workingcredit.org

Frequently Asked Questions

1. What can I expect from my financial counselor?

You will have unlimited access to the same credit building expert for an entire year to map out and take steps toward your specific financial goals. The process is guided by your goals, budget, and credit report (if you have one!). In the first one-on-one session you and your counselor will create a detailed Financial Action Plan.

2. Why does Working Credit focus on credit?

Credit is key to our day-to-day financial lives. Financing a cell phone, renting or purchasing a home, and access to available and affordable credit to handle an unexpected expense all depends on a strong credit score.

3. How often can I talk to my financial counselor?

The most simple answer is as often as you'd like. You can determine with your counselor how often you'd like to meet. Whether it's weekly, monthly, or every few months—it's up to you. We're here to provide as much support and assistance as you need.

4. How is Working Credit different from others that say they can help me with my finances and credit?

Unlike high-priced credit repair agencies that don't produce lasting results, Working Credit offers an alternative that will not only help you build a strong score - it provides the knowledge and tools to sustain it.

5. Does Working Credit pull my credit report and how will it impact my score?

To enable us to help you improve your credit score, we will pull your credit report and credit scores during your first appointment, at 6 months, and at 12 months. All of the pulls we do are considered "soft" inquiries and will not affect your credit score.

6. How quickly can I see results with my credit score?

Everyone's credit situation is different, and everyone gets to a strong score in a different amount of time. Our goal is to help you get to the best score possible, as quickly as possible, and to make sure that good score can stick. It's possible to go from unscored to a 700 FICO® score in six months. For our participants who start with a score, we see an average increase in six months of 42 points. The highest increase we've seen in 6 months is 190 points.

7. Do you offer loans and credit cards?

No, Working Credit does not offer any loans or credit credit cards directly, nor do we have any relationships with loan or credit card companies through which we are compensated for making referrals. So, based on your specific Credit Action Plan and your personal goals, we often recommend products, but only if we think they'll help you build and sustain a strong credit score.

