

# Is Your Credit Score Holding You Back?



## HAP2 PROGRAM

### Hope Advancement Program

**THE HAP2 PROGRAM HELPS PARTICIPANTS ENSURE BRIGHTER FINANCIAL FUTURES AND COULD HELP YOU GET A BETTER PAYING JOB**

#### Few reasons why good credit matters

When employers go through a hiring process, they want to know they're selecting from a pool of trustworthy candidates. Accessing a job seeker's credit report helps the employer determine:

- If you are a potential risk. If the job seeker is overextended with debt, in the middle of a bankruptcy, or experiencing some other financial trouble, it could indicate that the person may be potential financial risk for the company.
- If you are responsible. Credit reports can show whether the job seeker has a record of paying bills and debt on time. Having a positive payment history indicates you are reliable and responsible – both traits that get two big thumbs up from employers.
- Many insurance companies base their decision on cost of insurance on credit and driving record has little to no bearing on cost of policy.



CareerSource Tampa Bay understands the value of providing this program to the clients who come to them for services. A candidate with good credit is viewed as better choice for employment. Better paying jobs require background checks which usually includes a credit check. **HAP 2 Program will be offered at no cost to all CareerSource Tampa Bay customers.**



#### HAP 2 Client

##### PROGRAM BENEFITS

- \*Have a better understanding of how finances are viewed by lenders and creditors.
- \*Understand the steps to take to improve their financial health that lead to improved credit.
- \*Learn how to make changes to their income and expenses that allow them to start budgeting and saving.

##### HAP 2 process and flow

- \*After an initial session with their counseling team, credit is pulled and assessed.
- \*Clients are offered and provided after hours, telephonic counseling for their convenience. When you make the service easy to access, there is less attrition from the program.
- \*Counseling will be provided free of charge for up to two years or longer as long as the client is engaged in the program and moving toward their goals making positive strides.

#### Contact Information:

9215 N. Florida Ave., Ste 104,  
Tampa, FL 33612  
P: (813) 932-4663  
F: (813) 932-4660  
[www.heausa.org](http://www.heausa.org)

**Reference: HAP2 Program**