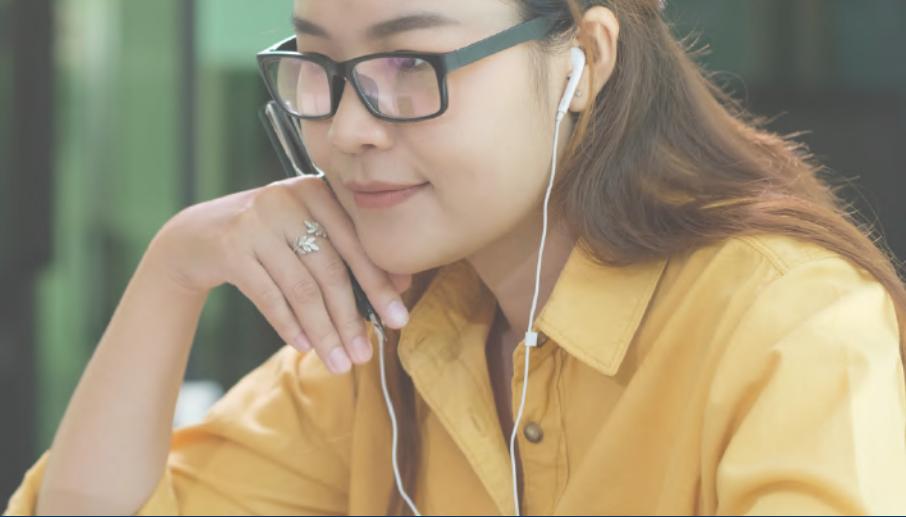


# FIT Academy



Scan QR code to get started  
Or go to [link.credit.org/FIT](http://link.credit.org/FIT)



Welcome to our online financial education center designed to help you become more knowledgeable about financial matters. Start our classes today!

## Smart Money 101

- Learn proven budgeting strategies that actually work
- Balance saving, spending, and debt repayment wisely
- Feel empowered to reach your goals with less stress

## Budgeting 911

- Learn how to stabilize your finances after hardship
- Build an emergency plan that supports your recovery
- Regain financial confidence and emotional peace of mind

## Debt Simplified

- Know the difference between good and bad debt
- Identify types of debt and next best moves for each
- Choose a payoff strategy that works for you

## Identity Theft Prevention

- Learn how to spot early warning signs of identity theft
- Protect your personal information from future risks
- Restore your security and confidence after a breach

## Wise Use of Credit

- Learn how credit works and what affects your score
- Identify smart ways to use credit without falling into debt
- Develop a personalized plan to establish strong credit

## Preventing Foreclosure

- Understand your mortgage and foreclosure options
- Learn how to communicate effectively with your lender
- Create a plan to keep your home and regain peace of mind

## Power of Paycheck Planning

- Learn to track income and spending with clarity
- Build a practical plan for bills, savings, and goals
- Gain confidence to stop living paycheck to paycheck

## Understand Your Credit Report

- Read and interpret your credit report like a lender would
- Identify and dispute errors affecting your score
- Build a roadmap to improve your credit over time

## Rent4Success

- Build confidence to navigate today's rental market
- Overcome common barriers before they block approval
- Prepare for stable, long-term rental success

## Rent4Recovery

- Stop high-interest debt from eating your rent money
- Break the cycle of late rent, fees, and credit damage
- Regain financial control and reduce housing stress

## Reverse Mortgage Academy

- Understand reverse mortgages before making a decision
- Build confidence with clear, unbiased education
- Decide if a reverse mortgage fits your goals



**1-800-449-9818**

Set yourself up for success! Call Us, We Can Help

**HQ: 1825 Chicago Avenue, Suite 240, Riverside, CA 92507**

**2140 Hoover Ave #115, National City, CA 91950**

**Email: [education@credit.org](mailto:education@credit.org)**

**Mon-Fri: 6AM-6PM Pacific**



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