



Credit Analysis & Management Program

The Rutgers-Newark Small Business Development Center is relaunching its Credit Analysis & Management Program for small businesses who are SBDC clients have the opportunity to receive confidential, one-on-one, personal and business credit counseling from a Financial Management analyst. Clients need to bring 3 recent copies of their credit reports which can be obtained online at no cost from the three reporting agencies: Experian, Equifax and TransUnion. Benefits you will receive from the credit analysis and management counseling include:

1. "Feedback and recommendations about your financial goal(s) in relationship to derogatory and questionable account information contained in credit reports.
2. Breakdown of derogatory account information presented in a reader friendly format and a plan of action to improve the information.
3. Need-to-Know information about managing credit & credit scoring"(© The Credit Alternative Group at www.thecreditalternative.com)

Enrollment criteria:

1. Must be a Rutgers-Newark SBDC client with an RFC on file. (All clients are required to complete and sign a Request for Counseling form (RFC) before they can speak or meet with a business counselor);
2. Must be a formally registered start-up or established small business in Essex County.
3. Must bring 3 most recent (less that 3 months) copies of your personal or business credit report
4. All services are available appointment; missed appointments will not be rescheduled.

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