

CREDIT RECLAIM PROJECT FINANCIAL EMPOWERMENT FOR SURVIVORS

Credit Reclaim Project

The Credit Reclaim Project is a signature six-month financial empowerment cohort designed specifically for survivors of human trafficking.

Through education, community, and ongoing support, participants gain the knowledge and confidence to understand their consumer rights and take meaningful steps toward financial stability.

Together, we work to identify and address barriers such as coerced debt and credit reporting challenges, while building practical skills that strengthen long-term independence.

By the end of the cohort, survivors leave with clearer next steps, stronger self-advocacy tools, and a foundation for lasting financial wellbeing.

Program Overview

Six-month cohort

Virtual or in-person participation

Limited to 25 participants per cohort

Two meetings each month

Trauma-informed and survivor-centered

What Participants Learn

Throughout the cohort, survivors discover their rights under the **Debt Bondage Repair Act** and learn essential financial skills that support recovery and stability.

Participants also gain clear, step-by-step guidance for addressing credit-related barriers in a setting that prioritizes safety, choice, and dignity.

- **Understand consumer protections** available to survivors
- **Communicate with creditors** regarding coerced debt
- **Navigate the credit reporting process**
- **Review and better understand** their credit reports
- **Build confidence** in advocating for themselves
- **Develop strategies** for long-term financial stability

In addition to learning about their legal rights, participants receive practical financial education that supports long-term economic independence.

Financial Literacy Curriculum

Our financial literacy curriculum includes:

Curriculum topics

- Credit Basics
- Debt Management
- Budgeting
- Safe Banking Access
- Identity Protection
- Building Healthy Financial Habits

Long-Term Financial Planning

The Credit Reclaim Project is designed to help survivors move beyond financial crisis by equipping them with the knowledge and tools needed to make informed financial decisions.

With consistent support and practical resources, participants build skills they can apply with confidence long after the cohort ends.

Who Can Participate?

The Credit Reclaim Project serves survivors who are ready to begin rebuilding their financial future in a supportive, trauma-informed environment.

We welcome participants at different stages of their healing journey and provide guidance that meets survivors where they are.

Eligibility

Participants may include:

- Survivors of human trafficking (all forms)
 - Individuals referred by partner organizations
 - Self-referred participants who are connected to an anti-human trafficking organization and receiving case management services
 - Virtual participants nationwide
 - In-person participants in select locations
 - Individuals who complete the program intake process
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Program Investment

Financial barriers should never prevent survivors from accessing life-changing education and support.

We work with partners and community supporters to ensure participants can engage in the cohort with dignity and consistent care.

Participation is available through several funding options:

- **Partner Organization Referrals** – Scholarship funded
- **Private Sponsored Cohorts** – Fully sponsored by the partnering organization
- **Community Scholarship Recipients** – Supported through donor and grant funding
- **Self-Referred Participants** – Income-based sliding scale tuition

Flexible payment plans available for self-referred participants