



**Great
Times
Are
Coming
Financial**

Got Declined Again? YOU'RE NOT ALONE.

**Why you Must Break the
Cycle of Bad Credit**

www.gtacfinance.com

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AUTHOR'S NOTE



Hi, I'm Abdul Sene—founder of GTAC: Great Times Are Coming Financial.

I created this guide for people like me—people who've been told “no,” asked for a co-signer, stuck with a car they didn't want, and charged sky-high interest rates—all because of a credit system we were never truly taught to navigate.

I hold degrees in finance, and I still continue—to this day—**my never-ending quest for knowledge in business.** I've pursued continuing education through seminars, advanced trainings, and executive programs at top business schools. Along the way, I've had the privilege of meeting some truly fantastic, God-fearing, and genuine individuals—people who inspired me to keep going and to share what I've learned with others.

Because here's the truth:

Where you stand today has nothing to do with where you can and will be tomorrow. Own that belief—and you are already materializing your future self.

Even with my academic background and professional experience, no one taught me about credit or financial literacy growing up. The only advice I heard was: work hard and save. And I did just that. I worked. I earned. I became “cash rich”—**but I was “credit poor”.**

I got declined. I accepted high-interest rates. I got stuck with cars and terms that didn't serve me. I overpaid—because I didn't know better. But I didn't stay there.

I educated myself. I repaired my credit. I took legal action against predatory practices. I launched businesses. I built a growing real estate portfolio. And now, I'm sharing every lesson, every win, and every hard-earned insight—so you don't have to learn the hard way.

Because real financial freedom isn't just about money. It's about education, mindset, and execution.

This journey isn't just about me.

AUTHOR'S NOTE

I'm a proud father and uncle. My children, nieces and nephews are learning how to build wealth, delay gratification, and take ownership of their future. My kids already have real estate in a Trust. They are being raised with financial vision and discipline—**so they never have to start where I did.**

I genuinely want that for your family as well; It really isn't that hard!

Whether you're doing this for yourself, your children, your partner, or your legacy—remember this: **you don't have to stay stuck, you don't have to settle** and you don't have to figure it out alone.

You've already taken the first step by picking up this guide.

Now let's take the next one—together.

You owe it to yourself.

You owe it to your family.

And I promise—we'll walk this path with you.

I want to end with this thought—one that has become my daily mantra and living M.O.:

Dare to dream big. Execute accordingly.

And now...

I dare you to dream big.

— **Abdul Sene**

Founder, GTAC Financial

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WELCOME

You walked into that dealership ready to upgrade your life—maybe even reclaim a little dignity. But instead of keys, you got a rejection letter. Or worse, a financing offer that felt more like a penalty than an opportunity.

That moment? It stings. But it's more common than you think.

You are not the problem. Your credit isn't your identity and this is not where your story ends.

At GTAC, Great Times Are Coming Financial, we help people turn that “NO” into their first real “YES.”

We created this guide for the ones who are tired of being shut down and ready to get back in the driver's seat.

Your dreams deserve more than a denial.

“I was tired of pretending everything was fine while I kept getting declined. GTAC helped me stop surviving and start building again.”

— Former GTAC Client, now driving their dream car

How to Use This Guide

This guide is designed to help you:

- Understand why you were declined
- See the hidden costs of bad credit
- Identify if you're stuck in the 'credit trap'
- Get clear on your comeback plan
- Take action with GTAC support every step of the way

You can read it cover-to-cover or skip to the parts that hit home. What matters most is that you take the first step—starting today.



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Why You Were Denied

Let's be clear: **It probably wasn't personal.**

It was your credit profile—and that's something you can change.

Here are the most common reasons dealerships turn people away:

- **Low Credit Scores** – Anything under 600? You're labeled high-risk.
- **High Credit Utilization** – Using over 30% of your available credit makes lenders nervous.
- **Late Payments** – A few missed bills can drag your score down for years.
- **Collections or Charge-offs** – Old debts don't just disappear—they echo.
- **Too Many Recent Credit Inquiries** – If you've been shopping around and applying everywhere, lenders see it as desperation—even if you were just trying to compare offers.

Why were you Denied?

To most people, a credit score just feels like a random number.

But to lenders? It's a risk thermometer—measuring how “safe” or “dangerous” it is to approve you.

Your credit score doesn't just tell them what happened before... **it predicts what they think might happen next.**

Here's what that means:

Score Range	What Lenders Think	Your Experience
750+	“Very Low Risk”	Best Rates. Fast Approvals. No Stress.
700-749	“Safe Borrower”	Good Terms. Low down payments. Flexibility.
650-699	“Could go either way”	May need more down payment. Higher Interest.
600-649	High Risk	Rejections. High Rates. Bigger down payment.
Below 600	Very Risky- Probably won't repay.	Most likely denied or stuck with bad deals.



WHAT LENDERS SEE (THAT YOU DON'T):

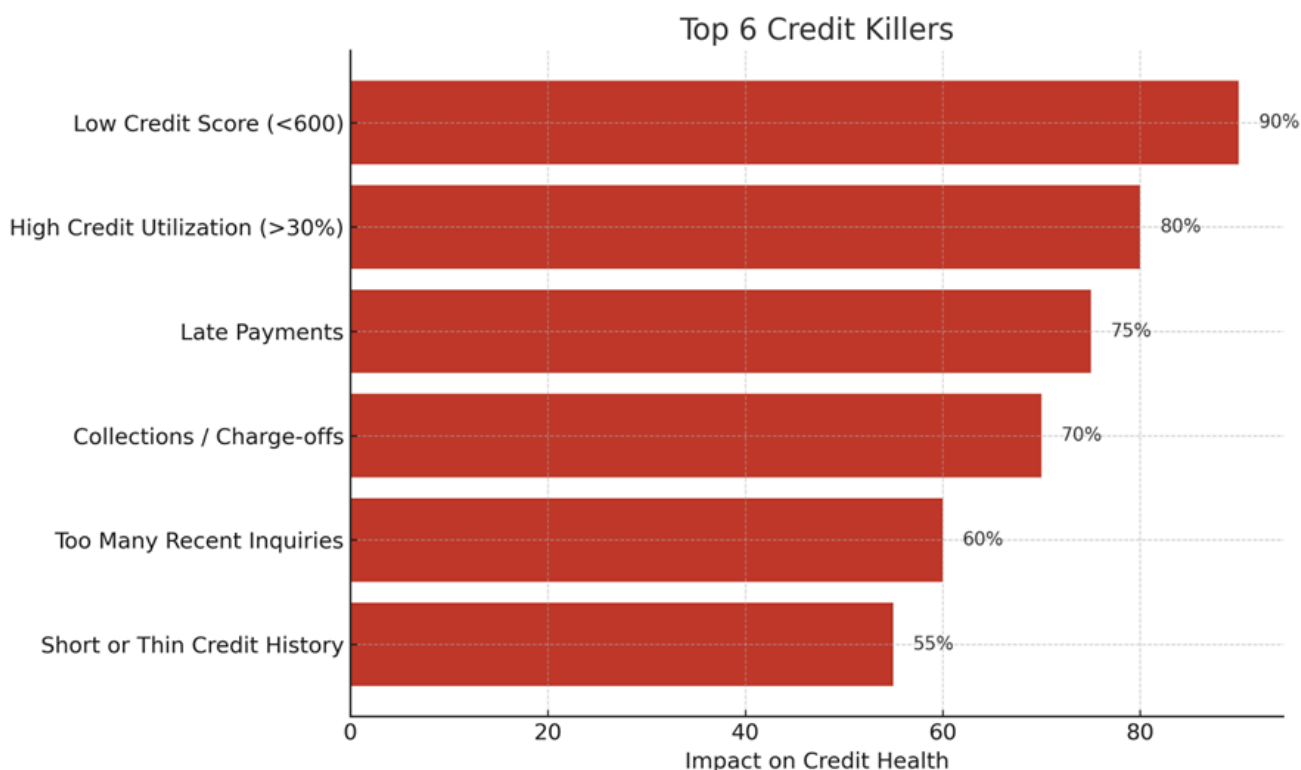
Your credit score doesn't just reflect your history—it predicts your risk. When scores drop below 650, your trust rating plummets, and lenders hesitate or hike rates.

Every denial chips away at your score, until even fair offers are off the table. It becomes a vicious cycle: you get denied, your score drops, and you get denied again.

What most people don't realize is that your **credit score affects more than your ability to buy a car:**

- Your car insurance rates? Higher.
- Your housing options? Limited.
- Your employment? At risk.
- Your peace of mind? Constantly under pressure.

Here's the good news: Credit can be rebuilt. And it happens faster than most people think when you have the right plan.



BAD CREDIT VS. TERRIBLE CREDIT:

The True Cost of Being Denied

Bad credit is expensive. But terrible credit? It's financially devastating.
Let's break it down:

Scenario	Good Credit (700+)	Bad Credit (550)	Terrible Credit (below 450)
Monthly Car Payment	\$375	\$610	\$820
Loan Interest Rate	4.9%	22.5%	30.99% (MAX APR)
Down Payment Requirement	\$1,000	\$3000+	\$5,000-\$7,000
Need for co-signer	Rare	Very Likely	Absolutely Required
Car Choices Available	Any Dealership	Limited Options	Only Subprime, Buy here/Pay here"
Chance of repossession	Low	Moderate	Extremely High



WHAT THAT REALLY MEANS FOR YOUR WALLET:



- Over \$10,000 more spent per year over the life of your car loan.
- For a 5 year loan, that's over \$50,000 in over payments!
- Paying 4-5 times what someone with good credit pays—for the exact same car
- Trapped in older cars with high mileage, no warranty, and constant repair bills
- Forced into terrible financing terms, balloon payments, and dealer markups
- Stuck with sky-high insurance premiums, even if you've never had an accident

Estimated Annual Financial Damage (Below 600 Score):

- Extra loan interest: **\$5,340/year**
 - Insurance surcharge: **\$1,500/year**
 - Car maintenance (due to age/mileage): **\$2,500/year**
- Total Annual Drain = \$9,000–\$10,500+**

That's just one vehicle. The financial damage spreads to:

- 🏠 **Rent** (larger deposits, more rejections)
- 💳 **Utilities** (security holds or denied service)
- 📶 **Phones** (no contract options)
- 🏥 **Emergency needs** (no access to affordable credit)

The Bottom Line

Having a **BAD** credit score is like paying a poverty penalty—on every bill, every loan, every opportunity.

But here's the truth no one tells you:

You can go from 450 to 650+ in less than a year—if you follow the right plan.



THE HIDDEN TOLL:

MENTAL STRESS AND FAMILY IMPACT



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Bad credit doesn't just hit your wallet.

It hits your confidence, your reputation, and even your self-worth.

You may smile on the outside, but deep down...

You feel ashamed. You avoid the conversation, dodge financial questions, and pray no one finds out.

You stop applying. The fear of hearing "NO" again is worse than not trying at all.

You miss out on more than just credit. You can't qualify for better housing, newer cars, or even a vacation your family desperately needs.

The pressure builds quietly. Collection calls, late notices, bounced payments... it's a daily mental load no one sees but **YOU**.



And whether you talk about it or not:

Your kids feel it. Your partner senses it. Your home absorbs it.

Bad credit becomes a shadow that follows you—into the car you settle for, the apartment you wish you could leave, and the conversations you avoid.



But here's what you need to know:

This isn't the end of your story.

Fixing your credit isn't just about approvals.

It's about sleeping better at night.

It's about looking your loved ones in the eye and knowing you're building something better.

It's about breaking cycles and reclaiming your power.

This Is Where It Changes

GTAC doesn't just help you repair credit.

We help you rebuild your life—with respect, results, and real support.

Let's lift the weight off your shoulders—**together**.



ARE YOU STUCK IN THE BAD CREDIT TRAP?



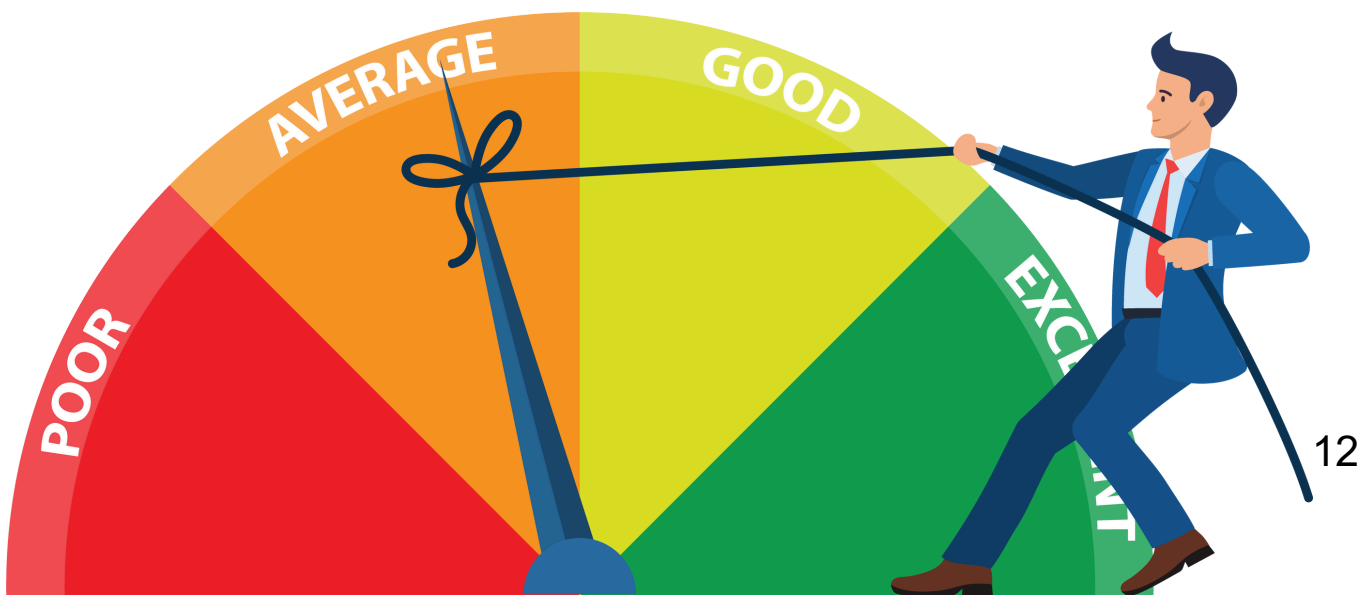
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CHECK ALL THAT APPLY:

- ☐ You've been declined for financing in the past 6 months.
- ☐ You had to take the car they gave you, not the one you wanted.
- ☐ Your credit score is under 650.
- ☐ You pay \$200–\$300 more a month than people with good credit.
- ☐ You've felt pressured to accept a high-interest loan out of desperation.
- ☐ You've had to ask someone to co-sign for you.
- ☐ You avoid opening your mail or answering unknown phone calls.
- ☐ Your car insurance premiums seem unusually high.
- ☐ You've stopped applying for credit completely.
- ☐ Your family is depending on you, but you can't provide like you want to.
- ☐ You've missed out on jobs or promotions due to your credit report.
- ☐ You've lied about your finances or made excuses to hide your credit.
- ☐ You've thought to yourself: "This is just the way it is."

If you checked 3 or more... You're not just in a trap—you're in a system designed to keep you there.

GTAC exists to break that system—and get you free.



READY FOR A CREDIT COMEBACK?



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CHECK ALL THAT APPLY:

- ☐ You're tired of settling and ready to reclaim control.
- ☐ You want a reliable car you choose—not one they push on you.
- ☐ You're ready to stop paying the “bad credit tax”.
- ☐ You want to stop wasting money on interest, fees, and dead-end deals.
- ☐ You're ready to finally live better—with the perks of better credit.
- ☐ You want to qualify on your own—no co-signer, no begging.
- ☐ You're ready to walk into a dealership and negotiate like a boss.
- ☐ You want to secure your family's future with better options.
- ☐ You're done hiding your finances—and ready to feel proud again.
- ☐ You believe your past doesn't define your future.
- ☐ You're ready to break generational cycles—and build something new.
- ☐ You want the life that good credit unlocks: options, respect, and freedom.

If you checked 5 or more... You're not just ready. You're called to this.
Let's rebuild your credit—and redesign your future.

GTAC: Great Times Are Coming. Let's prove it—together.



THE COST OF WAITING CALCULATOR

Bad credit doesn't just hold you back—when your score is below 600, it buries you.

The longer you wait to fix, the more you'll pay for the same exact things that people with great credit get cheaper.

ANNUAL COST BREAKDOWN (BASED ON A 600 CREDIT SCORE)

- 🚗 **Car Loan Penalty**
 - At **30.99%** APR, you're paying **\$410** more per month than someone with good credit.
 - **\$410 × 12 = \$4,920/year.**
- 🛡️ **Insurance Penalty**
 - With subprime credit, even basic insurance gets marked up.
 - **At least \$125/month × 12 = \$1,500/year.**
- 🛠️ **Car Repairs**
 - You're limited to older, high-mileage cars with no warranty.
 - **\$2,500/year** or more in out-of-pocket maintenance.
- 🏠 **Denied or Delayed Homeownership**
 - No access to mortgage pre-approval or competitive rent offers.
 - Missed wealth-building opportunity: Priceless.

💣 **Total Financial Drain: \$8,920+ Every Year**

And this doesn't include:

- 💳 Deposits for utilities, phones, and apartments.
- 🏛️ Being denied access to emergency funding.
- 🧠 Mental stress that comes from feeling stuck and behind.

THE TRUE COST OF WAITING:



Over \$25,000 Lost in 3 Years

That's money you'll never get back.

That's time you'll never recover.

That's opportunity you don't have to miss again.



✓ GTAC Helps You Reverse the Damage—Fast.

With the right strategy and support, you could:

- Cut your car payment in half.
- Slash your insurance rate.
- Build toward homeownership.
- Start saving thousands, not losing them.

The faster you fix it, the faster you stop paying the penalty.

WAITING VS. ACTING NOW:



The Real Cost of Credit Inaction

When your credit score is below 650, every day you wait, costs you money, peace of mind, and future opportunities. Here's a side-by-side look at what happens when you wait... versus when you take action with GTAC today.

Category:	Keep Waiting.(Below 650 Credit)	Act Now! with GTAC
Car Loan Payment	\$750-\$850/mo (high APR)	\$375-\$450/mo (better rates)
Insurance Premium	\$125/mo or more	\$65-\$80/mo
Down Payment Required	\$5000-\$7500	\$1000-\$2000
Vehicle Condition	High Mileage, Frequent Repairs	Newer, Certified, Lower Risk
Annual Financial Drain	\$8920-\$10,500	\$2500-\$3500
Credit Stress	Daily Anxiety, Fear of Decline	Confidence, Control, Momentum
Home & Employment Access	Frequent Denials, High Deposits	Approvals, Open Doors
Wealth Building	Delayed, Difficult	Begins Immediately

GTAC Cost of Delay Worksheet

Use this worksheet to estimate how much your credit score may be costing you each year. Just fill in the numbers that apply to your situation.

1. Car Loan Penalty

Your monthly car payment: \$_____

What someone with good credit would pay: \$_____

Difference: \$_____ × 12 months = \$_____ per year

2. Insurance Premium Penalty

Your monthly insurance cost: \$_____

What someone with good credit would pay: \$_____

Difference: \$_____ × 12 months = \$_____ per year

3. Maintenance on High-Mileage Vehicle

Average annual repair costs: \$_____

4. Deposits for Utilities, Phones, or Housing

Security deposits paid in the last 12 months: \$_____

5. Missed Wealth-Building Opportunities

Rent paid instead of building home equity: \$_____ per year

Interest lost from savings/investments you couldn't make: \$_____

Estimated Total Annual Cost of Delay

Add all the above: \$_____ + \$_____ + \$_____ + \$_____ +
\$_____ = \$_____

Now ask yourself:

Can you afford to keep paying this price for another year?

What could change if you started your GTAC comeback today?

LET'S FIX IT TOGETHER



**Great
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Let Them Say No — **We'll Help You Build the Yes!**

Let the dealerships say “NO” all they want.

Let the banks hesitate. Let the systems stall.

GTAC is here to help you build the “YES” you’ve been waiting for.

- The YES to the car you actually want.
- The YES to the home your family deserves.
- The YES to the confidence you’ve been missing.
- The YES to starting over—with power, peace, and a plan.

You’ve carried the weight of bad credit long enough.
It’s time to let go of shame, silence, and stress—and step into
your comeback.



 **Let's Talk. Let's Build.**

We don't judge. We don't guess.

**We walk with you. We fight for you. We
help you win.**

CONTACT INFORMATION



 888-880-4822

 info@gtacfinance.com

 www.gtacfinance.com

You don't need permission to
rise.

You just need a path.
Let's build it together.

GTAC: Great Times Are
Coming – starting now!
