



CREDIT TALKS

LOUDER THAN CASH

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CREDIT REPAIR GUIDE



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Understanding Credit: **The Foundation**

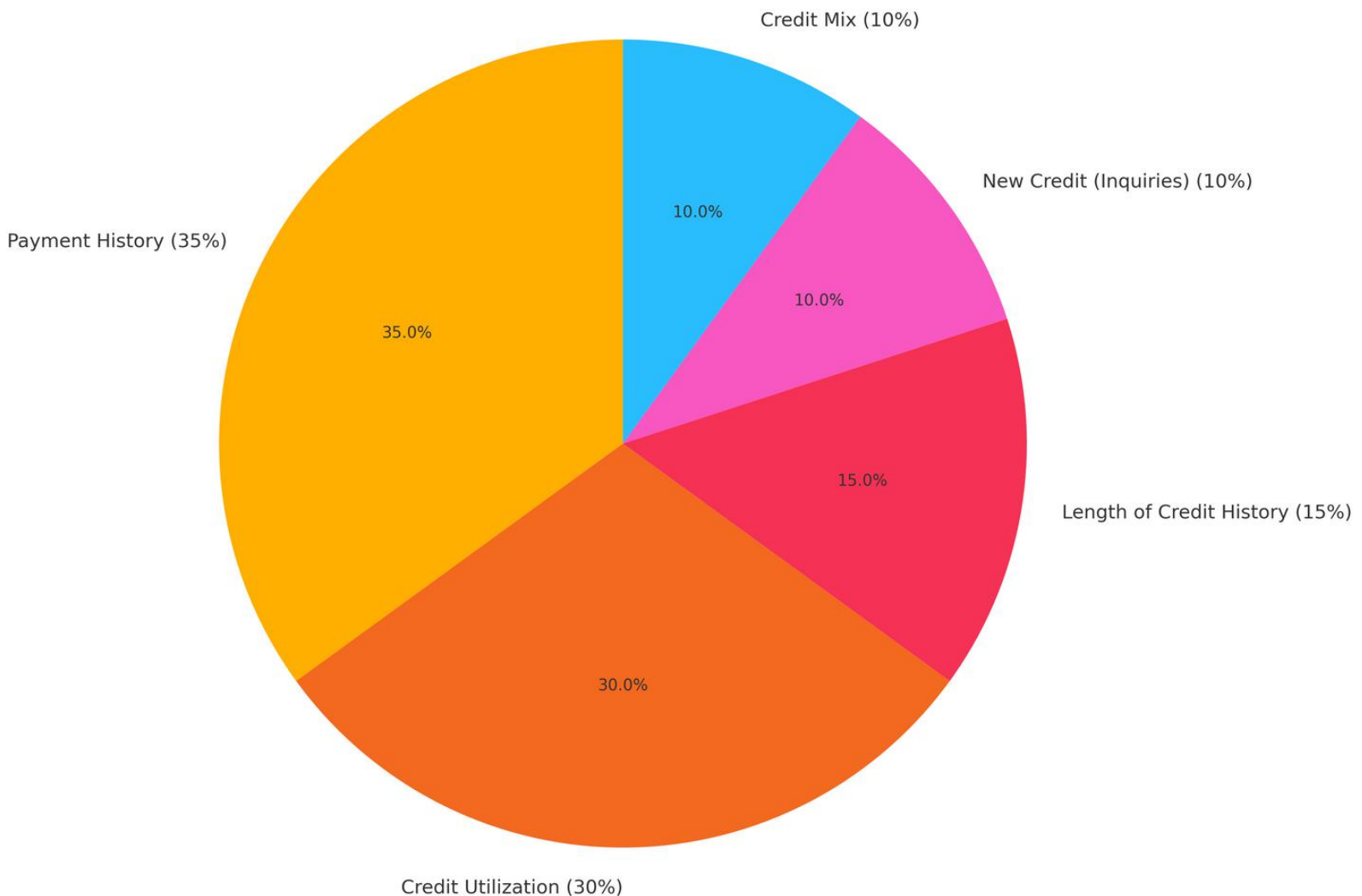
Credit is your financial reputation. It reflects how you manage money, debt, and responsibility. Your credit report is a history. Your credit score is the summary.

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FICO Score Breakdown: What Really Counts

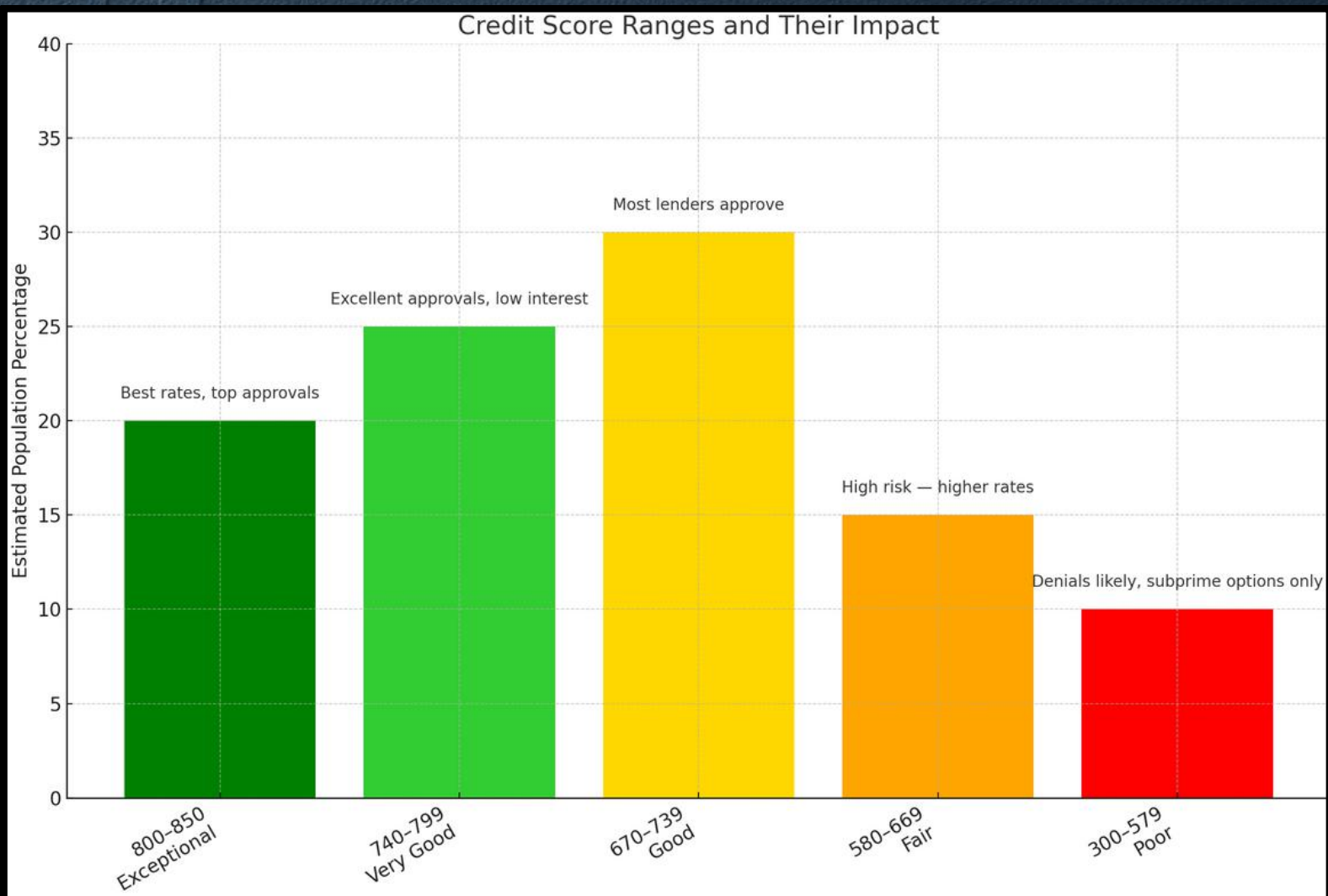
Your FICO Score is made up of:



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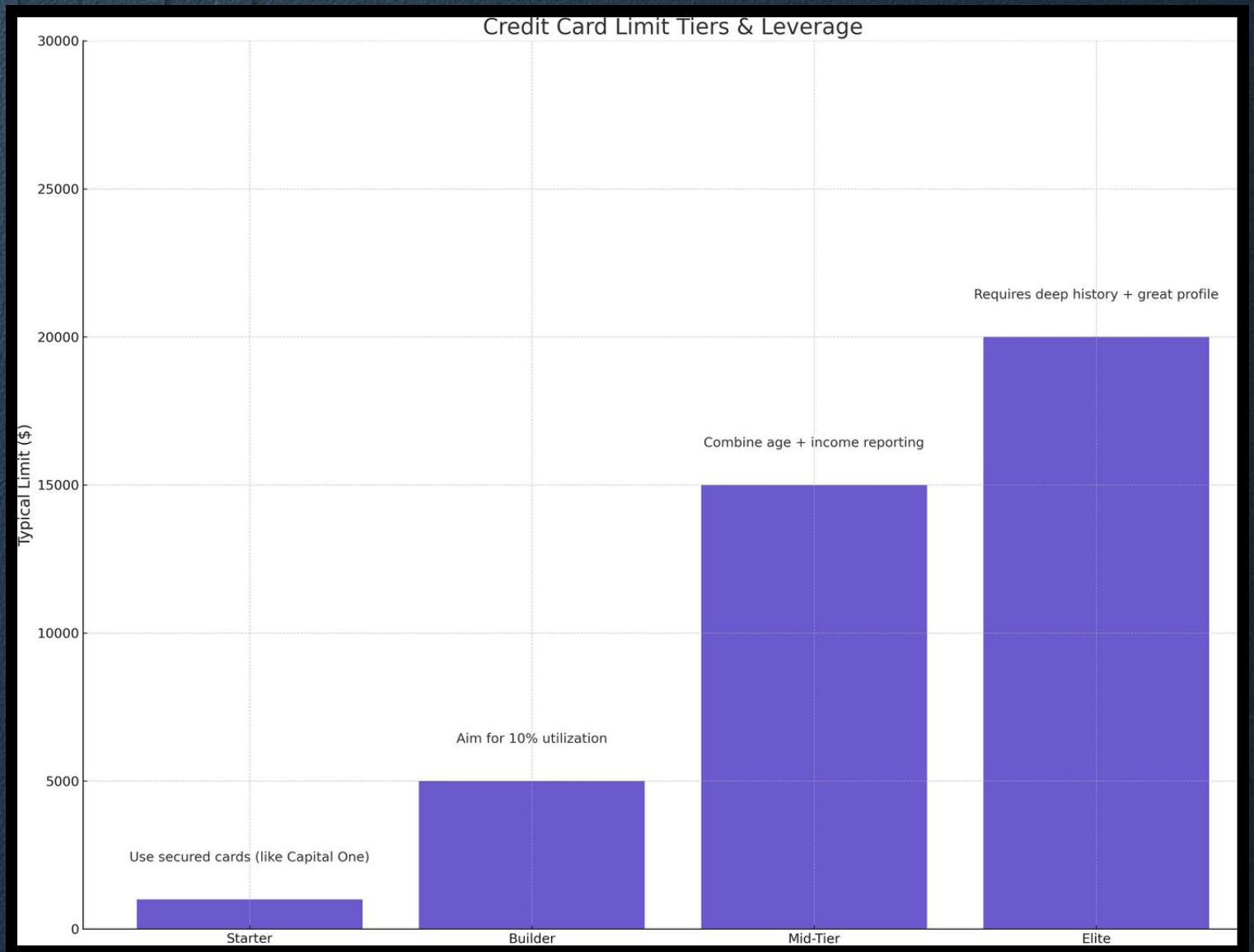
Credit Score Ranges & What They Mean



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Credit Card Limit Tiers & Leverage





Business Credit 101

Business credit is built under your EIN, not your SSN. You need:

- **LLC or Corporation**
- **Business address (virtual okay)**
- **EIN + DUNS Number**
- **Business bank account**

Start with Tier 1 Vendors: Uline, Quill, Grainger

Then move to Tier 2: Amazon Net-30, Summa Office

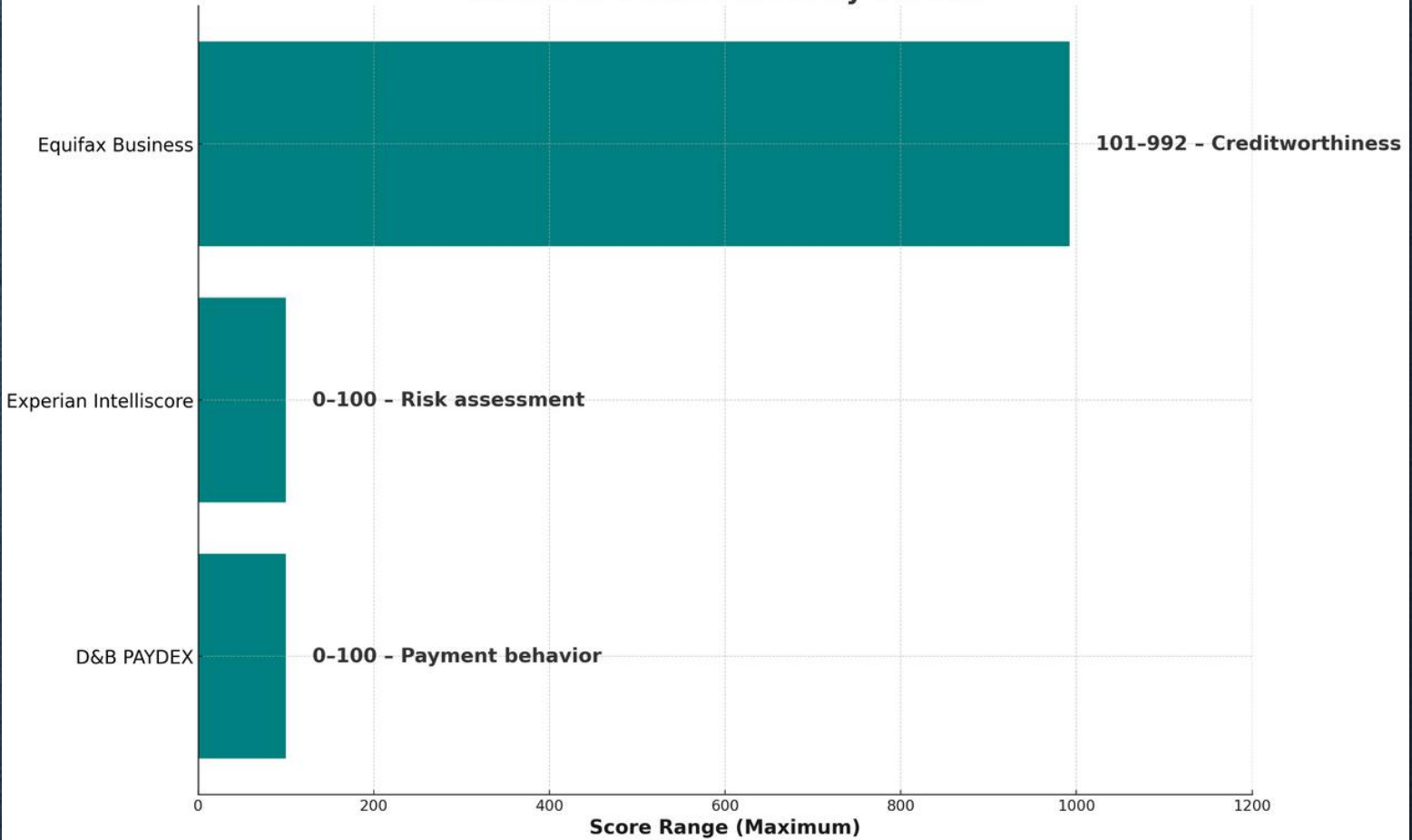
Then Tier 3: Amex, Divvy, Chase Ink

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Business Credit Scores by Bureau

Business Credit Scores by Bureau



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Mortgages, Installment

Loans & Credit

Mortgage:

- I'm FHA: 580+
- Conventional: 620+
- Late payments in last 12 months = red flag
- Installment Loans:
- Lower utilization helps score
- Early payoff doesn't always help FICO

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DIY Credit Repair: **Step-by-Step**

- 1. Pull reports from [AnnualCreditReport.com](https://www.annualcreditreport.com)**
- 2. Highlight inaccuracies**
- 3. Send dispute letters (certified mail)**
- 4. Wait 30 days**
- 5. Escalate to CFPB or FTC if ignored**
- 6. Monitor via SmartCredit, IdentityIQ, or MyFICO**
- 9. Credit Building Apps (Kikoff, Self, etc.)**

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Credit Repair

Software:

The Real Pros & Cons

- **DisputeFox: White label, scalable | Pricey**
- **ScoreCEO: CRM + compliance | Outdated UI**
- **CRC: Community + training | Expensive**
- **DisputeBee: Affordable UI | Limited automation**
- **SmartCredit: Client-facing tool | Supplement, not CRM**

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Final Tips & **Resources**

- Learn the rules, win the game
- Add tradelines
- Build personal + biz credit together
- Stack approvals in inquiry windows
- Automate disputes, scale the business

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THANK YOU

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