



# ONE PROSPERITY GROUP

## 5-DAY CREDIT RESET PLAN

A Simple Step-by-Step Guide to Start Fixing Your Credit Today

PRESENTED BY:

**ONE PROSPERITY GROUP**



# THIS 5-DAY PLAN

IS DESIGNED TO HELP YOU TAKE  
IMMEDIATE ACTION ON YOUR  
CREDIT.

Each day focuses on one simple  
step to help you improve your  
financial position and build  
momentum.

CONSISTENCY IS KEY—FOLLOW EACH STEP AND TAKE ACTION.



## DAY 1:

# UNDERSTAND YOUR CREDIT

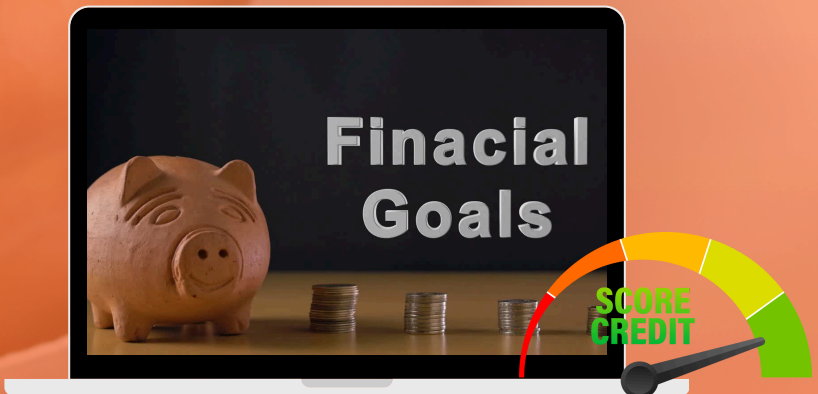
**Goal:** Know exactly where you stand so you can make a plan.

### Steps:

- Check your credit reports from Experian, Equifax, and TransUnion at [AnnualCreditReport.com](https://www.annualcreditreport.com).
- Review your credit scores and note what's impacting them most.
- Identify errors or negative items on your report, like late payments or accounts that aren't yours.
- Write down key details: balances, due dates, and high-utilization accounts.

**Tip:** Knowledge is power!

Understanding your starting point is the first step to improvement.





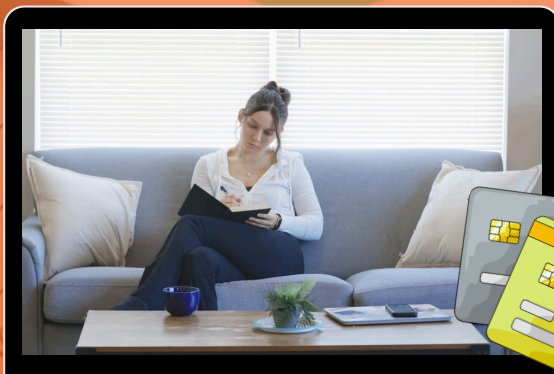
# DAY 2: DISPUTE ERRORS ON YOUR CREDIT REPORT

**Goal:** Remove incorrect items that are hurting your credit score.

**Steps:**

- Identify errors from Day 1's review.
- Gather supporting documents (statements, letters, emails).
- File disputes with each credit bureau reporting the mistake.
- Track your disputes — bureaus typically have 30 days to investigate.

**Tip:** Correcting errors can sometimes boost your score quickly — and it's free!





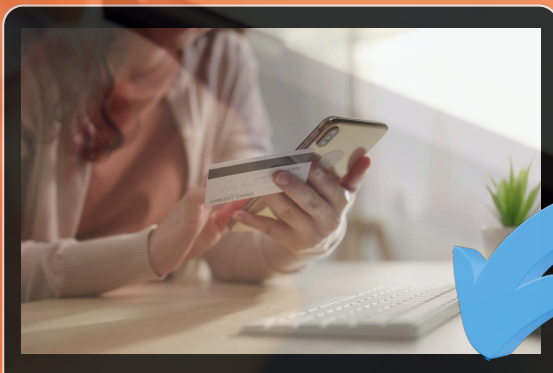
# DAY 3: REDUCE YOUR CREDIT UTILIZATION

**Goal:** Lower your credit usage to positively impact your score.

## Steps:

- Calculate your credit utilization:  $\text{balance} \div \text{credit limit}$  (aim for below 30%).
- Pay down high balances first.
- Avoid new large purchases on credit during this process.
- Keep old, good-standing accounts open to lower overall utilization.

**Tip:** Credit utilization is one of the fastest ways to improve your score without waiting.





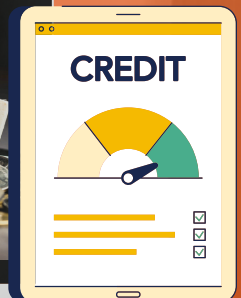
# DAY 4: CREATE A BUDGET & PAYMENT PLAN

**Goal:** Take control of your finances to avoid future credit issues.

**Steps:**

- List all monthly income and expenses.
- Prioritize debt payments: minimum payments on all accounts, extra on high-interest or high-utilization cards.
- Set up automatic payments to avoid late fees.
- Plan for emergency savings to reduce reliance on credit.

**Tip:** A budget isn't restrictive — it's a roadmap to financial freedom.





# DAY 5: BUILD POSITIVE CREDIT HABITS

**Goal:** Strengthen your credit over time with consistent actions.

## Steps:

- Pay all bills on time — payment history is the biggest factor in your score.
- Keep old accounts open to maintain long credit history.
- Use credit responsibly: small purchases paid in full each month help build positive history.
- Monitor progress monthly using free tools or apps.

**Tip:** Credit improvement takes time — consistency is key. Celebrate small wins!





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## PRODUCTS AND RESOURCES

### SMART CREDIT

<https://www.smartcredit.com/?PID=60156> smart credit ,

### Credit Builder Secure Card

<https://www.creditbuildercard.com/mariabacr>

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