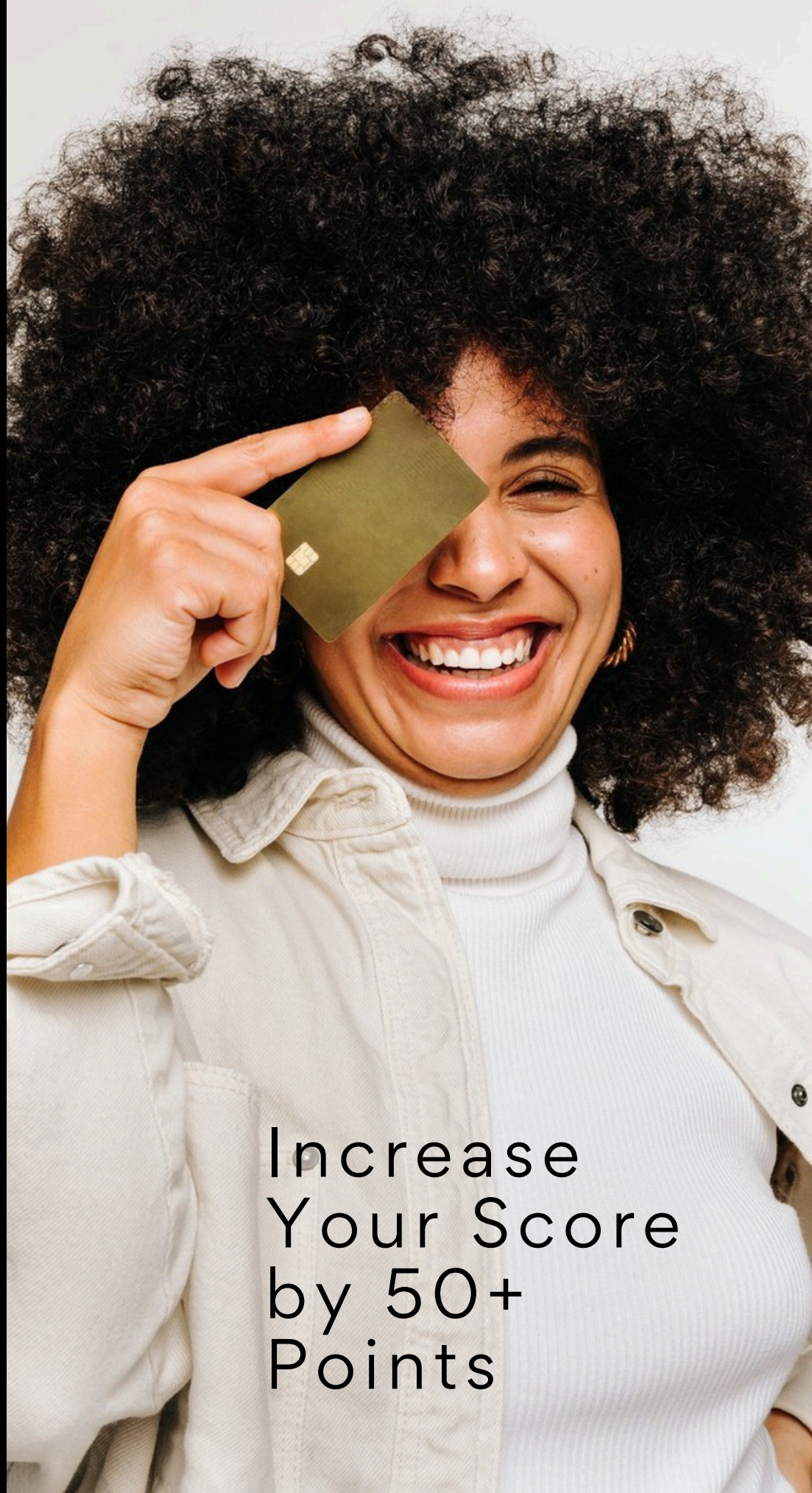


THE ULTIMATE CREDIT FIX GUIDE



Increase
Your Score
by 50+
Points

INTRO

You Weren't Taught This On Purpose...But We're Unlearning That Today.

Let's keep it real: most of us weren't handed a blueprint for how credit works. We learned the hard way through overdrafts, denials, late payments, and "sorry, we can't approve you at this time" emails. But here's the truth they don't tell us:

“Credit isn't the enemy. It's a tool. And once you learn how to use it, you stop surviving and start building.”

This guide isn't here to lecture you. It's here to empower you. Whether your score is in the 400s or you're just trying to break into the 700s, this is your step-by-step playbook to fix your credit without paying overpriced repair services or falling for scammy promises. In these pages, you're going to:

- Understand what actually makes up your credit score
- Learn how to pull and audit your credit report
- Dispute what's dragging you down
- Build smart habits that make lenders trust you
- Use your credit as leverage—not a limit

This isn't about being perfect. It's about being intentional. You don't need to be a finance expert, you just need the game plan and the discipline to work it.

You're here because you want better for you, your family, and your future. And this guide? It's the beginning of your wealth journey

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CHAPTER 1: FACE IT TO FIX IT!

The First Thing To Freedom Is Knowing The Truth.

Let's be real: Facing your credit can feel like staring down a mess you'd rather ignore. It's overwhelming, embarrassing, maybe even painful. But ignoring it ain't fixing it, and avoiding your credit only delays your bag.

🔍 Why This Step Matters:

You can't fix what you won't face.

Credit controls access: apartments, cars, homes, business loans.

Looking at it now means you stop guessing and start moving smart.



CHAPTER 1: ACTION STEPS:

Let's Handle That Report

1. Pull Your Credit Reports (All 3 Bureaus)

- Visit: annualcreditreport.com
- Get reports from Equifax, TransUnion, and Experian
- They're free and available weekly

2. Print or Save Your Reports

- Keep a folder (digital or physical) so you can track what changes
- Don't just skim—go line by line

3. Highlight the Problems

- Circle anything you don't recognize
- Note any late payments, high balances, or collection accounts
- This ain't about shame—it's about strategy

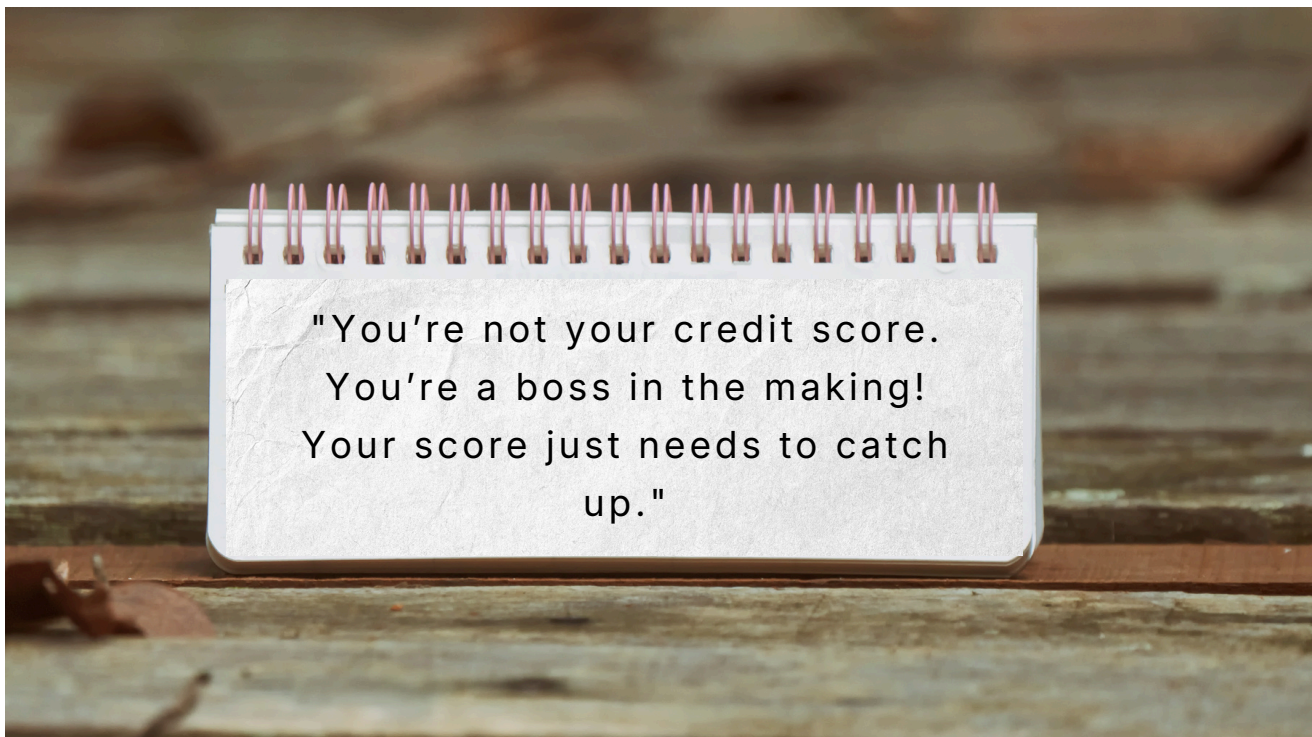
4. Write Down 1 Goal

- Example: “I want to raise my score by 50 points in 3 months.”
- Keep it visible—this isn’t just a task, it’s a transformation

Looking at your credit report is like pulling up your financial report card. It shows everything—your score, your payment history, your open accounts, your hard inquiries. Yeah, it might call you out on some past decisions.

Maybe you were struggling. Maybe you just didn’t know better. Either way, *that was then*.

This chapter is about *what you do now*.
Here’s what you gotta remember



CHAPTER 2: CLEAN IT UP TO LEVEL UP

Dispute, Delete, and Detox That Report

Look through your credit report line by line. You're looking for anything that:

- Doesn't belong to you
- Is outdated (collections older than 7 years)
- Has incorrect balances or account info
- Is duplicated or reported by multiple bureaus
- Is holding you back but *can legally be removed*

Grab a highlighter or create a digital checklist. You'll use this in Step 2.

STEP 2: DISPUTE IT... THE LEGAL WAY

You don't need a credit repair company charging you \$1,000. You can legally dispute these accounts yourself for free and we're giving you the templates to do it.

⚠️ **IMPORTANT:** Always mail your disputes certified mail so you have proof they received it.



Choose the Right Dispute Letter for You

We've included customizable, easy-to-edit dispute letters you can plug into your own name and mail directly to the bureaus.

Click below to access the templates in Canva (editable format):

 [Round 1 Dispute Letter Template](#)

Instructions:

1. Click the link
2. Edit your name, address, and the disputed items
3. Download as a PDF
4. Print and mail to each bureau via certified mail

WHERE TO SEND YOUR LETTERS:

Credit Bureau	Mailing Address
Equifax	P.O. Box 740256, Atlanta, GA 30374 0256
Experian	P.O. Box 4500, Allen, TX 75013
TransUnion	P.O. Box 2000, Chester, PA 19016

Know Your Rights (Simplified)

- Under the (**FCRA Fair Credit Reporting Act**), the bureaus have **30 days** to respond.
- If they can't verify the info? They **must delete it**.
- If they don't respond in time? You have legal grounds to escalate.

You also have the right to request:

- A copy of the verification documents
- The method they used to verify it
- A corrected report sent to anyone who saw the inaccurate one in the last 6 months



RIGHT?

CHAPTER 2: TAKE ACTION

“

I protect my credit like I protect my name,
because that is my name.

”

1. Review your credit report and circle 3 items to dispute
2. Choose the letter that fits your situation
3. Edit, print, and mail it by the end of the week
4. Set a reminder to follow up in 30 days

Now that you've pulled your credit report, it's time to clean house. Because what's the point in knowing your score if it's filled with errors, outdated info, or straight-up false reports? This chapter is all about clearing that weight off your credit so you can finally move with power.

Whether it's collections you never knew about, accounts you didn't open, or debt that's been dead for years—you can challenge it, legally.

CHAPTER 3: THE SCORE BOOST HACK THEY DON'T TEACH US

The Fastest Way to Boost Your Credit Without Spending More

Real Talk:

What is Credit Utilization?

It's how much of your credit limit you're using, across all your credit cards.

Example:

- Credit limit: \$1,000
- Balance: \$500
→ Your utilization = **50%** (and that's too high)

The golden rule:

Stay under 30% to be safe

Stay under 10% if you want to thrive

Step 1: Pay Before the Statement Date

Most people pay on the due date but your card company reports to the bureaus on the statement date.

That means your “balance” is locked in and shared before you even pay it. So...

The Move: Pay down your card before the statement closes, even if you pay the rest later.

Example:

- Statement closes on the 25th
- You owe \$400
- Pay it down to \$50 on the 24th
→ They report “\$50 balance” instead of \$400 = score boost

Step 2: Ask for a Credit Limit Increase

You can lower your utilization without paying a dime—just ask your lender to increase your limit.

Example:

- \$300 balance on \$1,000 = 30%
- Ask for a new limit of \$2,000
→ Now your utilization drops to 15% without touching the balance

Most banks do this online (look for “request credit limit increase” in your app)

⚠ Choose “**no hard pull**” if they ask!

Step 3: Spread Your Balances

Maxing out one card hurts more than spreading the same balance across two or three.

Example:

- Instead of \$500 on one card, do \$250 on two
- This drops the individual utilization per card AND your total average

Step 4: Stop Swiping on Cards You're Paying Down

If you're working to get a card under 10%, stop adding to it while you're paying it down. Use your debit card or a lower-utilization card instead.

Bonus Move:

- Freeze the card in your app until you're in the clear
- Set a weekly autopay of \$25–\$50 to chip away consistently

CHAPTER 3: TAKE ACTION

- Check your statement close dates for each card
- Pay one card down below 30% before next statement
- Ask for 1 credit limit increase (no hard pull)
- Stop using any card above 50% utilization

Pro Tip: Use a Credit Tracker

Want to watch your utilization drop and your score rise?
Use a simple tracker to monitor:

- Current balance
- Credit limit
- Utilization %
- Target balance (to stay under 10%)

If credit scores had a cheat code, it's utilization. This one factor can move your score fast, sometimes by 50 to 100 points, and you don't need to be debt-free to do it.

Utilization is the percentage of your credit you're using. And the game is rigged to reward people who look like they're barely using their cards, even if they actually are. That's the trick. You don't have to pay it all off. **You just have to show the system you're in control.**

CHAPTER 4: BUILD YOUR CREDIT FAST

Smart Tradelines That Build Credit Fast

This one is **powerful** when done right.

The key:

- The card should be 5+ years old
- Low balance (under 10%)
- Perfect payment history
- They don't have to give you the actual card

**This adds their positive history
to your report... Instantly!**

Avoid These AU Mistakes:

- Don't use someone's card if they're bad with money
- Don't add to a card with high balances or late payments
- Don't buy from sketchy AU sellers without research

BONUS MOVE: PAID TRADELINES (ADVANCED)

What it is: You pay to be added as an AU on a stranger's perfect account.

REPUTABLE COMPANIES:

- [Tradeline Vault](#)
- [Tradeline Supply Company](#)



USE WITH CAUTION:

- Can cost \$200 \$1,000
- Usually drops off in 60 days
- Good for a temporary score bump (for loan approval, etc.)

“

“I build slow if I need to, but I build strong on purpose.”

”

CHAPTER 4: TAKE ACTION

- Sign up for 1 rent/utility reporting tool
- Open 1 credit builder loan (Self or Kikoff)
- Ask someone you trust to add you as an authorized user
- Set up autopay to stay consistent
- Don't open 5 accounts at once, space them out



CHAPTER 5: PROTECT YOUR PROGRESS

Credit Monitoring, Autopay, and Staying 10 Steps Ahead

Real Talk: **Credit is not for splurging. It's for leveraging.**

The rich don't use credit to go broke they use it to get *richer*. If you treat credit like a toy, it'll play you. But if you treat it like a **tool**, it'll take you farther than any job ever will. This chapter is all about protecting your progress so you can level up, not reset.

Step 1: Monitor Your Credit Always

You can't fix or protect what you don't watch. Monitoring your credit helps you:

- Catch drops or errors fast
- Get alerts for fraud or ID theft
- Stay in the loop about new accounts or inquiries

FREE CREDIT MONITORING TOOLS:

Platform	What It Does
Credit Karma	Tracks score changes, credit usage, accounts (TransUnion + Equifax)
Experian	Includes Experian Boost + score alerts
Capital One CreditWise	Free for everyone, even non-customers
MyFICO (paid)	The most accurate if you want full FICO reporting

Set up alerts for:

- New accounts opened in your name
- Balance changes
- Score drops
- Hard inquiries



Step 2: Set It and Forget It with Autopay

One missed payment can drag your score for years and we're not letting that happen.

- Turn on **minimum payment autopay** for every card and loan
- Use a calendar or money reminder to pay the full balance before the due date (if possible)
- Even a \$10 auto-payment is better than missing a date

Credit is 35% payment history don't fumble the bag over forgetfulness.

Step 3: Use Credit Like a Wealth Tool, Not a Wallet

You've done the work. You've raised your score. Now it's time to **use your credit like a rich person would.**

That means:

Using Credit for Leverage, not Lifestyle

- Invest in income-producing assets (real estate, business tools, etc.)
- Use 0% APR cards for business or side hustle capital
- Take advantage of cashback & reward points (and pay in full)

Not For:

- Splurging on designer just to impress people
- Running up tabs with no plan
- Buying stuff you couldn't afford without the card

Step 4: Check In With Your Credit Monthly

Just like you check your bank balance or your social feed, your credit report needs a monthly check-up too.

Create a “Credit Check-In Day” each month:

- Log in to your monitoring apps
- Review any alerts or score shifts
- Track your utilization %
- Make sure nothing looks off

Pro Tip: Schedule it for the 1st of every month—it’s about progress, not perfection.

CHAPTER 5: TAKE ACTION

- Set up at least one free credit monitoring app
- Turn on autopay for all active cards/loans
- Schedule a recurring monthly “Credit Check-In” day
- Write out how you plan to use credit as leverage (not lifestyle)
- If it don’t build your wealth, it don’t deserve your swipe

CHAPTER 6: RUN THE PLAY YOUR CREDIT GAME PLAN

How to Turn Credit Knowledge Into Credit Power

Real Talk:

You've learned the plays. You've taken the steps.

Now it's time to **turn all this knowledge into a real plan** one that works in your real life, with your real goals, on your real timeline.

Because information without action is just noise.

This chapter helps you connect the dots between **where you are** and **where you want your credit to take you**.

This ain't just about raising a number. It's about raising your future.

The Power of Planning

Fixing your credit is one thing. **Maintaining it and growing with it** takes strategy.

You don't need a financial degree. You need a **clear plan** and the discipline to follow it. That's what we're doing right here.

Step 1: Set Your Credit Goal

Think about the why behind fixing your credit. Not just “I want a 700” but **what will that 700 unlock for you?**

Examples:

- “I want to qualify for a home loan with a low interest rate.”
- “I want to get a \$10K business credit card to fund my LLC.”
- “I want to stop being denied for apartments or car financing.”
- “I want to leverage credit so I never have to use payday loans again.”

Write this goal down. Print it. Speak it out loud.



Step 2: Build Your Monthly Credit Routine

Don't wait until something breaks. Stay on offense.

Task	When	Why
Check credit report	Monthly	Look for errors, new activity, or drops
Review card balances	Weekly	Keep utilization under 30% (or under 10% if you can)
Pay cards before statement date	Monthly	Helps control what gets reported
Add new tradeline (if needed)	Quarterly	Build length and mix
Dispute errors	As needed	Keep your report clean and accurate
Journal your progress	Monthly	Track wins, learn from losses

Pro Tip: Schedule a "Credit Check-In" day every 1st of the month.

Step 3: Maintain & Stack

Once your credit starts improving, don't stop there stack the wins:

- Add another authorized user account (if needed)
- Increase credit limits (but don't increase spending)
- Add a new tradeline that strengthens your mix
- Keep old cards open (even if you don't use them)
- Automate your minimum payments

Use the Credit Toolkit from Chapter 7 to track all of this.

Step 4: Use the Toolkit

This guide was built to be more than a read—it's a toolbox. Here's how to use the pieces:

Tool	How to Use It
7 Day Challenge	Quick wins to get momentum and confidence
Dispute Templates	Mail your first set of letters now (don't delay)
Budget Tracker	Control spending, avoid late payments, build savings
Utilization Tracker	Keep balances under control—aim for under 10%
Credit Monitoring Tracker	Stay ahead of fraud, score drops, or surprises

CHAPTER 6: TAKE ACTION

- Write down **your credit goal** and stick it somewhere you see daily
- Choose a **Credit Check-In Day** and add it to your calendar
- Fill out your **first Credit Rebuild Dashboard**
- Use 2-3 tools from the toolkit this month
- Start living like your credit is a **wealth tool**, not a stress trigger

CHAPTER 7: THE CREDIT REBUILD TIMELINE

What to Expect in 30, 60, and 90 Days After the Work

Real Talk:

You've been putting in work. Pulling reports. Writing letters.

Paying down

cards. Adding tradelines.

And now you're asking, "When is all this gonna actually show up in my

score?"

Totally fair. The credit game moves in silence... until it doesn't.

This chapter is your reminder that credit growth is a process, not a pop up. Stay locked in.

30 Days: The First Shifts

Mindset: Stay consistent. Set a calendar reminder to check your report again in 30 days.

60 Days: Momentum Building

By now, you should be seeing real signs of movement.

Expected updates:

- Self, Kikoff, or other credit builders report their first payments
- Authorized user tradelines hit your report
- Credit card payments (especially under 10% utilization) reflect in score
- You may see a 20–70 point jump, depending on your report

Tip: Use this time to pay down anything still high and don't apply for anything new yet.

90 Days: You're in Your Bag Now

At this point, you're starting to feel the shift.

- Late payments may have been updated or aged past critical periods
- Disputed accounts removed or marked “under investigation”
- Score increases of 50–100+ points are common when steps were

followed intentionally

- New approvals possible if your profile is clean and balanced

“

Pro Tip: You can use a credit score tracker, journal, or app, but writing it down keeps you locked in mentally.

”

You might not see fireworks yet, but moves are happening behind the scenes.

Here's what typically kicks in:

- Disputes processed → If you mailed letters, bureaus must respond in 30 days
- Utilization changes reported → Your lower balances show up
- Tradelines (like Boost or Ava) may already appear on your report
- Initial score bump if you had late payments removed or large balance drops

CHAPTER 8: FROM FIXING TO FUNDING

Use Your Credit to Build Assets, Not Just Access Things

Real Talk:

This chapter is about going from being “creditworthy” to being **wealth-ready**.

So You’ve Got Good Credit... Now What?

Here’s what your 680+ credit score can do for you **when used intentionally**:

You didn’t just fix your credit to flex. You did it to **fund your next move**.

Credit is one of the most powerful wealth-building tools we’ve got especially when it’s used with strategy. But too many of us are taught to treat it like a spending limit instead of a **launchpad**.

1. Leverage It for Business

If you've got:

- A 680+ personal score
- A registered LLC or sole proprietorship
- An EIN and business checking account

...you're already eligible for business credit cards and funding.

Why it matters:

Business credit lets you borrow without touching your personal score or limits. Many cards come with 0% interest for 6–12 months.

Use it to:

- Start or scale a business
- Fund a product, course, or service
- Cover operating expenses and reinvest profits

2. Buy Assets, Not Just Stuff

Use your clean report to qualify for:

- First-time homebuyer programs (FHA, VA, conventional)
- Rental properties
- Real estate HELOCs and low-interest loans

Strategy Tip:

Use a low-interest mortgage to buy an appreciating asset, then use the cash flow to fund your next credit move. That's leverage.

3. Stack Credit the Smart Way

Now that you've built trust with lenders:

- Apply for high-limit reward cards (Chase Freedom, Discover, Amex)
- Time it with 0% APR offers
- Use it for purchases you already make, then pay it off monthly
- Earn cashback, points, and travel rewards

Remember: Don't fall back into debt. Use credit like a tool, not a trap.

4. Reinvest the Savings

When your interest rates drop:

- That's **extra money in your pocket**
- Use it to build your **emergency fund, invest, or start that side hustle**
- Redirect funds from old payments (like high-interest loans) to wealth
- goals

5. Credit is Just the Beginning

What you've built with your credit is bigger than just your report card.

You've proven:

- You can manage money
- You can be consistent
- You're coachable and capable

That same mindset will unlock:

- Investing
- Homeownership
- Business success
- Financial independence



CHAPTER 8: TAKE ACTION

"I don't use credit to survive. I use it to build legacy."

- Write down 3 things you want credit to fund (not just buy)
- Apply for 1 **high-limit or 0% interest card**
- Research your local **homeownership or business credit options**
- Plan how you'll use **credit rewards or funding** for a real asset
- Begin your **business credit journey** if you're ready (use the bonus guide if included)

CHAPTER 9: REAL QUESTIONS, REAL ANSWERS

No Gatekeeping. Just Straight- Up Game.

Q1: Should I pay off collections or let them fall off?

A: If a collection is verified and recent, ask for a **Pay for Delete**, meaning you'll only pay if they agree in writing to remove it from your report.

If it's **over 7 years old**, you may not need to pay it at all (it should fall off under FCRA rules).

But if you're trying to get approved for a mortgage or loan right now, unpaid collections may hurt your approval chances.

Q2: Can I fix my credit with no extra money?

A: Yes. Start by:

- Disputing inaccurate info
- Keeping balances under 30%
- Getting added as an **authorized user**
- Using free tools like **Experian Boost** and **Credit Karma**

Fixing credit isn't about money it's about **strategy and consistency**.

Q3: Will closing my credit card help my score?

A: Nope—it'll likely hurt it.

Why? Because:

- It lowers your **available credit** (hurts utilization)
- It shortens your **credit history age**

If the card has no annual fee, keep it open and use it once every few months to keep it active.

Q4: Can I build business credit with bad personal credit?

A: Yes, but it's harder.

Some net 30 accounts (like **Uline** or **Quill**) report to business credit bureaus without checking your personal credit.

But for **credit cards, loans, or lines**, most banks check your **personal score first** (called a PG or personal guarantee).

Best move: Fix your personal first while building your business credit structure behind the scenes.

Q5: Do all disputes work?

A: No. Some accounts can't be removed if they're legit, verified, and within the legal reporting timeline.

But that doesn't mean you shouldn't try. Use the **dispute letters** in this guide, follow up, and always check if the bureaus followed the law.

You can **dispute again with new evidence** if needed.

Q6: Can I rebuild after bankruptcy, charge-offs, or repos?

A: Absolutely.

- Start with **secured cards or credit builder loans**
- Add **positive tradelines** (Self, Kikoff, Boost, Ava)
- Let time work, **even bankruptcy loses impact** as new positive history builds

Your past does not disqualify you from financial freedom. Ever.

You've made it through the game plan, the templates, the trackers, and the

wins. But now you're probably still asking:

- What if I mess up again?
- Can I build business credit with bad personal credit?
- Is there a "right way" to pay collections?

You're not alone. So let's break down the questions that come up after you start fixing your credit without the fluff or confusion.

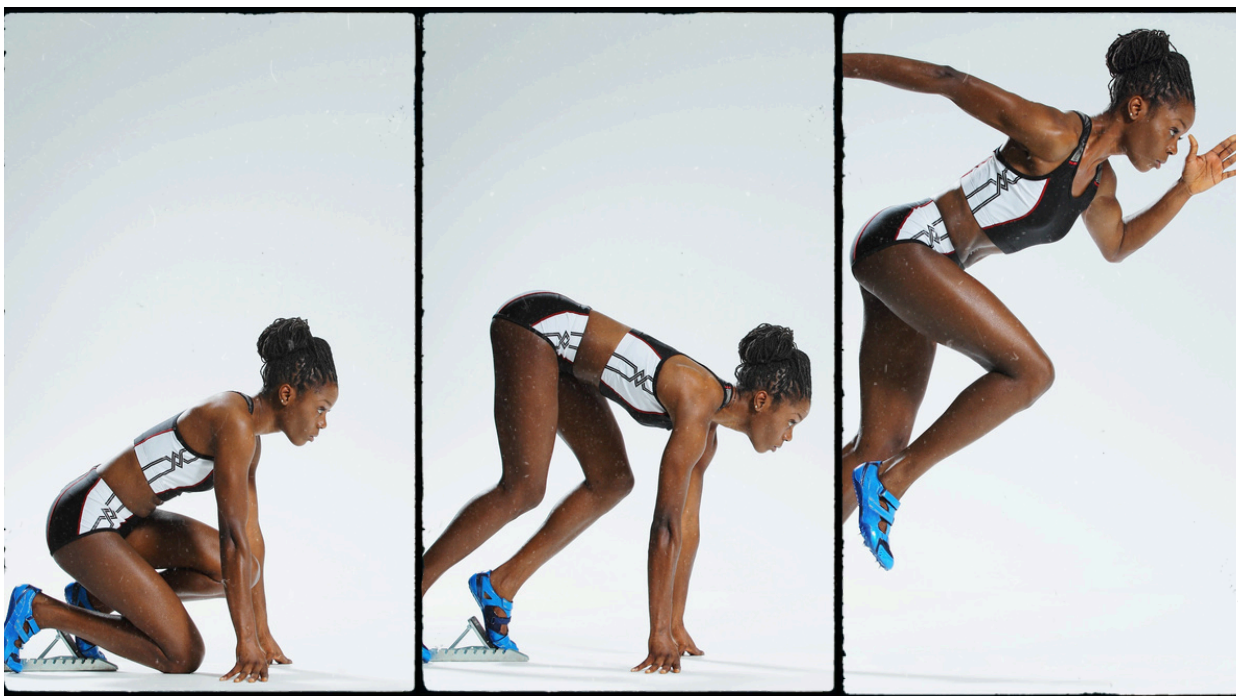
CHAPTER 9: TAKE ACTION

“

*The game was never made for us to win.
But we're playing it smart now!*

”

- Screenshot the answers that apply to your situation
- Ask 1 new question in your journal or notes
- Find your next move: rebuild? scale? business credit?
- Remember—nobody's perfect. You're just **getting in position.**



FINAL CHAPTER: PROTECT THE LEGACY

You Fixed It. Now Pass It On.

Real Talk

That makes you the cycle-breaker. The chain-breaker. The one who stops the silence around money.

Now it's time to protect that growth and make sure the next generation doesn't start from scratch.

Step 1: Protect Your Progress

Don't backslide. Don't get too comfortable. Stay sharp.

- Keep your monthly credit check-ins
- Monitor your report for errors or fraud
- Keep balances low + payments on time
- Use credit to build, not to flex
- Don't let the score fool you—wealth is deeper

You've built the muscle. Now maintain it.

Step 2: Share What You Know

The credit game is full of secrets. Systems weren't built for us to win. But once you've learned how to play, it's on you to **teach the people you love**.

- Teach your kids what a credit report is
- Help your friend pull theirs
- Show your partner how to budget or dispute
- Start convos in your family that break generational silence

Because what's the point of freedom if you're the only one who has it?

Step 3: Build a Legacy Plan

- Create a will or beneficiary account
- Get life insurance with cash value (wealth tool)
- Invest monthly (even \$25 counts)
- Document how you fixed your credit so others can follow
- Use your new access to build assets: land, business, trust funds, etc.

FINAL ACTION STEPS:

- Schedule your next 90-day credit review
- Teach 1 person something you learned from this guide
- List 3 wealth moves you want to make with your new credit
- Revisit your “why” and recommit to it every month
- Know this: **You’ve changed your life and your last name’s future**

“I’m not just fixing credit. I’m building legacy. And I’m doing it on purpose.”

If you’ve made it to this chapter, you’re not just surviving anymore. *You’re building.* And when you build whether it’s your credit, your business, your savings, or your mindset, you’ve got a duty to protect that progress and pass it forward.

You just did what most people never do:

- Faced your credit
- Took accountability
- Learned the rules
- Ran the plays
- Took your power back

YOU GOT THE GAME...

NOW USE IT



WELL DONE!

Want more credit game, biz funding tips & wealth plays?

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👉 Ready to build business credit next? Stay tuned 👁️