

6 Proven Ways to Fix Your Credit- Vyond Storyboard

Target Audience

Participants of a virtual first-time homebuyers workshop presented by Norcom Mortgage.

Business Purpose

The managers of Norcom Mortgage have found that first-time homebuyers are unprepared and uninformed about the impact credit score has when applying for a mortgage loan. Low credit scores lead to delays in applications and stress for borrowers and loan officers. This training video will show borrowers how easy it can be to fix their credit scores prior to applying for a mortgage.

Objectives

- New Home Buyers will:
 - Know what to do to fix their credit score prior to applying for a mortgage.
 - Know what NOT to do so their credit score remains as high as possible in the time leading up to their mortgage application.
 - Feel confident and less stressed about their credit score and ready to apply for a mortgage.

Notes for Developer

Text in **blue** is the text meant for on-screen. All text in black are notes for the developer.

Unless otherwise noted in the Description of elements/Interactions section, all images and objects will fade in and out based on triggers indicated in the audio section.

Unless otherwise noted the audio begins when the timeline begins.

The video will be designed in Vyond.

Each row is a scene in Vyond. Sub-scenes are numbered in [] within the row.

Design Elements

Logos and Color Palette

Vyond Storyboard

Scene	Description of Scene and interactions	Onscreen Text, Graphics	Audio/Voiceover/Music
1	Intro Scene Storefront of an outdoor café.	<i>Text:</i> 6 Proven Ways to Fix Your Credit <i>Graphics:</i> Text appears on store front of a café. Zoom out to an Outdoor café scene. Jordan and her partner Chris are sitting having coffee.	Ambient street and restaurant noise playing to convey the feeling of an outdoor café.
2	The scene zooms out and pans down to a woman and man sitting and having coffee. [1] Jordan silently talks to Chris. [2] Jordan turns towards the camera, waves, introduces Chris, and begins sharing her story. [3] Jordan stands and begins walking toward us. Camera zooms in on her.	<i>Text:</i> <i>Graphics:</i> Outdoor café scene. Jordan and her partner Chris are sitting and having coffee. There is another couple (grandmother and grandson having coffee at a different table). Character- Jordan who is waving, talking, and walking.	[2] Hello! I'm Jordan. This is my partner, Chris. [3] I'm going to tell you how I was able to significantly increase my credit score before we applied for a mortgage.
3	Cut to a giant Jenga about to topple.	<i>Text:</i> Struggling with a shaky credit score.	[Jordan's voiceover] [1] I was struggling with a shaky credit score.

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	<p>[1] Jordan is hanging on for dear life. Chris watches in terror, and their poor cat, Mittens, falls off the Jenga tower but lands on his feet.</p> <p>[2] Jordan falls and Chris runs to her.</p> <p>[3] Jordan sits on ground and Chris kneels by her with his arm extended toward her.</p>	<p><i>Graphics:</i> Giant Jenga tower.</p> <p>Character- Jordan, Chris, and their cat.</p>	<p>[2] My credit score was getting in the way of us getting approved for a good mortgage rate and I felt awful.</p> <p>[3] Chris was really understanding and told me about how he had fixed his credit score after college.</p>
4	<p>Cut to Jordan and Chris hunched over a huge pile of papers. Jordan's holding a magnifying glass.</p>	<p><i>Text:</i></p> <p><i>Graphics:</i> Huge table, huge pile of papers.</p> <p>Character- Jordan holding a magnifying glass. Chris pointing and talking.</p>	<p>[Jordan's voiceover] First, we needed to pull my credit report from AnnualCreditReport.com.</p> <p>[Chris] It's a government-run site and once a year it's free to get your credit report.</p>
5	<p>Scene opens with Jordan sitting on the floor of her bedroom with laptop.</p> <p>[1] Jordan typing on laptop looking sad.</p>	<p><i>Text:</i></p> <p><i>Graphics:</i> Bedroom, dressers, night stand, etc.</p> <p>Character- Jordan sitting on the floor with laptop in her lap.</p>	<p>[1] Once we had my credit report, I was able to locate and dispute some errors.</p> <p>[2] The government put together a handy dispute letter template you can use, which made it really easy to file my disputes. (include link)</p>

Scene	Description of Scene and interactions	Onscreen Text, Graphics	Audio/Voiceover/Music
	<p>[2] Jordan turns and looks at camera, smiles, and talks.</p> <p>[3] Jordan puts laptop to the side and begins stretching legs.</p> <p>[4] Left quad stretch.</p> <p>[5] Right quad stretch.</p> <p>[6] Left shoulder stretch.</p> <p>[7] Right shoulder stretch.</p> <p>[8] Twist stretch.</p>		<p>https://consumer.ftc.gov/articles/sample-letter-disputing-errors-credit-reports-business-supplied-information</p> <p>[3] It's a good idea to give yourself plenty of time to repair your credit</p> <p>[4] before applying for a mortgage.</p> <p>[5] I learned that if you're disputing an account at the same time as you're applying for mortgages,</p> <p>[6] you can experience financing delays.</p> <p>[7] Most mortgage lenders won't clear your loan</p> <p>[8] until disputed accounts are resolved.</p>
6	<p>Scene wipes in, Jordan and Chris sitting at the desk in their office.</p> <p>[1] Jordan facing camera and talking.</p> <p>[2] Jordan turns and looks at the computer, types, and talks into the phone.</p> <p>[3] Jordan turns back to camera and talks.</p>	<p><i>Text:</i></p> <p><i>Graphics:</i> Large desk, laptop, piles of bills and receipts, bulletin board behind them with mail and papers tacked up, bookcase, cat, etc.</p> <p>Character- Jordan and Chris sitting at desk. Cat in window.</p>	<p>[Jordan]</p> <p>[1] Next, I needed to settle my outstanding debts in collection, so I called the collection agency.</p> <p>[2] "Hello, I want to "pay to delete" my debt."</p> <p>[3] That means that I paid what I owed on the account, and they deleted the negative item from my credit report.</p>

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	<p>[4] Looking at camera and typing.</p> <p>[5] Jordan holding up letter.</p>		<p>[4] I typed up all the information from the call; who I spoke with and their contact information, plus I noted the negotiations we came to.</p> <p>[5] Finally, I made sure to get a “pay for delete” letter from the agency confirming I paid the balance, now the agency will remove the debt from my credit report.</p>
7	Scene opens on graphic of Jordan’s hand holding cell phone.	<p><i>Text:</i> Credit Card Pay Now</p> <p><i>Graphics:</i> Image of Jordan’s hands holding cell phone. There is a credit card that has “Credit Card” on it and a button that says “Pay Now.”</p> <p>Character- Jordan’s finger is on the Pay Now button.</p>	<p>[Jordan voiceover]</p> <p>One way I quickly improved my credit was to lower my utilization. That means paying down my debts on time!</p>
8	Wipe to Jordan holding paperwork looking confused.	<p><i>Text:</i> Credit Utilization</p> <p><i>Graphics:</i> Paperwork</p> <p>Character- Jordan with a perplexed look.</p>	<p>[Jordan]</p> <p>Figuring out credit utilization intimidated me at first.</p> <p>Experts suggest using less than 30% of your available credit.</p>
9	Wipe to Jordan shrugging shoulders with sad expression.	<p><i>Text:</i> Is there an easy way to keep credit utilization low?</p> <p><i>Graphics:</i></p>	<p>[Jordan]</p> <p>But how do I figure out 30% of my available credit?</p>

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		Character- Jordan shrugging her shoulders.	
10	Wipe to Whiteboard with real hand feature.	<p><i>Text:</i> Credit limit = \$14,000 \$14,000 x .3 = \$4,200 \$4,200 is 30% of your available credit.</p> <p><i>Graphics:</i> White Board with Real Hand</p> <p>3 white arrow boxes. First with credit card icon, second with \$ icon, and third with light bulb icon. Icons are black.</p> <p>Text is red.</p>	<p>[Jordan's voiceover]</p> <p>I figured out that my combined credit limit across all my cards was \$14,000.</p> <p>\$14,000 times .3 equals \$4,200.</p> <p>So that means that \$4,200 is 30% of my available credit.</p>
11	Wipe to Jordan and Chris and a huge magnifying glass.	<p><i>Text:</i> .3</p> <p><i>Graphics:</i> Large magnifying glass enlarging the number .3.</p> <p>Character- Chris in the background holding a magnifying glass. Jordan in foreground holding a calculator.</p>	<p>[Jordan]</p> <p>The lower you can get your utilization leading up to taking out a mortgage, the better.</p>
12	Wipe to Jordan and Chris.	<p><i>Text:</i> Keep Credit Utilization Low</p>	<p>[Jordan]</p> <p>The good news is, this simple math tactic can improve your score dramatically and quickly.</p>

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		<p><i>Graphics:</i></p> <p>Character- Jordan is giving a thumbs up, Chris has his arm around Jordan.</p>	
13	<p>Scene cuts to a row of townhouses. Chris and Jordan are walking down the street, zoom in as they walk up the sidewalk, and enter the left door of the center house.</p>	<p><i>Text:</i></p> <p><i>Graphics:</i> Townhouses, sidewalk, trees, grass, flowers, wrought iron gate.</p>	<p>[Chris]</p> <p>Next, we asked Jordan’s mom to add Jordan as an authorized user on one of her mom’s credit cards.</p> <p>An authorized user is allowed to use someone else’s credit card. The person who owns the credit account is called the primary cardholder.</p> <p>Authorized users may be issued their own credit card with their name on it, but the account belongs to the primary cardholder.</p>
14	<p>Cut to the inside of Jordan’s mom’s house.</p> <p>Chris is petting the dog, Jordan is sitting at the kitchen island with her mom. Jordan’s mom is working at a laptop.</p>	<p><i>Text:</i></p> <p><i>Graphics:</i> Kitchen, dining table, sliding glass doors.</p>	<p>[Jordan’s mom]</p> <p>As an authorized user you can make purchases, but you aren’t required to make payments.</p> <p>I’m glad you asked me, sweetheart. I have a long history of on-time payments, my credit utilization is low, and my credit issuers report to all 3 credit bureaus which means your credit score will see a significant and quick boost!</p> <p>I logged on to my account and added you!</p>
15	<p>Scene opens with Jordan in bed with laptop and Chris bringing her breakfast.</p>	<p><i>Text:</i></p> <p><i>Graphics:</i> Bedroom scene from scene 5.</p> <p>Character- Jordan in bed with laptop and Chris with breakfast tray.</p>	<p>[Jordan]</p> <p>My mom was right, she added me as an authorized user 2 weeks ago and my credit score has already gone up!</p>

Scene	Description of Scene and interactions	Onscreen Text, Graphics	Audio/Voiceover/Music
16	<p>Cut to Jordan on turquoise background.</p> <p>Scissors cut credit card. Glue repairs credit card. Sports car drives off as Jordan watches it.</p>	<p><i>Text: Don't</i></p> <p><i>Graphics: Credit card, scissors, glue, red sports car and road, binoculars.</i></p> <p>Character- Jordan holding a credit card and using binoculars to watch the car.</p>	<p>[Jordan]</p> <p>Finally, there are 2 important things you shouldn't do when trying to raise your credit score before applying for a mortgage.</p> <ol style="list-style-type: none"> 1. Don't close any credit cards and 2. Don't make any big purchases.
17	<p>Cut to scene of Jordan and Chris unpacking moving truck in front of their new house.</p>	<p><i>Text:</i></p> <p><i>Graphics: Grey house with a For Sale sign out front, moving truck, boxes, couch out front.</i></p> <p>Character- Jordan in driveway, Chris carrying boxes, cat walking around yard.</p>	<p>[Jordan]</p> <p>The good news is that credit scores are not set in stone. As you pay your bills on time and pay off your debt, you're building your credit score. Follow these steps, and you will start to see improvements in "YOUR" credit score too!</p>
18	<p>Cut to Jordan in computer with 4 circles around her. Each circle represents a reminder of what to do to increase credit before applying for a mortgage.</p>		<p>[Jordan]</p> <p>To recap:</p> <p>know your credit score, dispute any errors, and settle outstanding debts,</p> <p>pay your bills on time and keep your utilization low,</p> <p>consider becoming an authorized user on a trusted friend or family member's credit account,</p> <p>and do not close any credit accounts or make any big purchases.</p>