The Emerald Swipe™ Checklist

by: Kris Kay - Earn While You Pay



Your step-by-step action plan for mastering credit and making smart swipes

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3 Things to Do Before You Swipe Again

1

Track Your Spending & Build Your Budget

List you income bills, and spending categories so yo know exactly where your money is going.

2

Know Your Credit Scores & Report

Use a credit monitoring tool like MyScoreIQ to see all 3 bureaus. Know your starting point before you make changes.

3

Mark Your Dates Know Your Utilization

Know your statement date and due dates. Make sure your usage is under 10%.

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Smart Swiping



Debit Card Mindset

Swipe only what you can pay off in full.



Utilization Control

Keep utilization below 15% (ideally under 10%).



Limit Awareness

Pay attention to how close you are to your credit limit each month.

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Know Your Numbers



- Review your credit score monthly.
- Pull your credit report at least once a year.
- Track changes to see what's working.

Monitoring your credit regularly helps you understand how your financial behaviors impact your score and allows you to catch any errors or issues quickly.

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Build for the Future



Maintain Accounts

Keep accounts in good standing to age your credit history.

Paced Applications

Avoid opening too many accounts too quickly.

1

2

3

Strategic Authorized Users

Plan when to add an authorized user (strategic, not rushed).

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Date Awareness

Statement Date

The day your billing cycle ends and your statement is generated. Also this is when creditors report to credit bureaus.

Payment Due Date

Your bill is actually due on this date. Pay the minimum balance to avoid late fees, pay the balance off in full to avoid interest fees.

Grace Period

The time between the end of your billing cycle and your payment due date

Understanding these key dates is crucial for maintaining good credit health and maximizing your score.

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Lifestyle Leverage

- Choose cards that fit your real spending habits.
- Redeem rewards for travel, cash back, or perks that matter to you.
- Use off-season travel and points to stretch rewards further.

> The best credit card strategy aligns with your actual lifestyle and spending patterns, not the other way around.



Your Next Steps

Start Small

Choose 1–2 skills from the checklist to focus on this month.

Stay Consistent

Credit building is a marathon, not a sprint.

Track Your Wins

Celebrate when your score goes up, you earn rewards, or you hit a milestone.

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Credit Score Growth Checklist

Keep this check list handy, and check off skills as you master them.

Column 1

- · Pay bills on time
- · Keep utilization under 15%-10%
- · Don't close old accounts
- · Mix installment + revolving credit

Column 2

- · Limit hard inquiries
- · Review reports for errors
- · Budget your money
- · Set autopay reminders

Consistent of these applications of these skills can lead to significant credit score improvement over time

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Learn More in The Emerald Swipe Playbook (Coming Soon!)



Be on the lookout for our comprehensive guide to building, maintaining, and leveraging excellent credit.

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