🎁 FREE GUIDE — The 5-Part **Credit Power Play**

Restore. Rebuild. Get Funded.
(DIY Credit Lab + Done-For-You Options Included)

Educational only; not legal/tax/financial advice. Always consult licensed counsel/CPA for your situation.

🚀 How to Use This Guide

1. Read each of the **5 credit factors**.
2. Under each factor, do the **"Helps"** and stop the **"Hurts."**
3. Complete the **Quick Wins** and **30-Day Sprint** checklists.
4. Track progress in the **Score & Utilization Tracker** at the end.
5. When you're ready for bigger results faster, tap into our programs:
   - **DIY Credit Lab:** step-by-step videos, dispute templates, and trackers.
     👉 https://www.filauniversity.com/dcs-credit-restoration-to-funding
   - **Done-For-You Restoration:** we prepare compliant letters and coach you to funding-readiness.
     👉 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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🧭 The 5 Credit Factors (FICO-style)

1) Payment History — 35% 🔔
2) Amounts Owed / Utilization — 30% 📊
3) Length of Credit History — 15% 📅
4) Credit Mix — 10% 💼
5) New Credit — 10% 🆕

(Percentages are typical weightings used by major scoring models.)

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1) 🔔 Payment History (35%)

What it is: Your track record of on-time payments across all accounts.

❌ Hurts (to stop now)

- 30/60/90-day late payments and "missed" payments.
- Letting small bills (utilities/phones) slide into collections.

- Returning payments/NSF, or paying after the statement **due date**.

✅ Helps (to start now)

- **Autopay the minimum** on every revolving account; then pay extra manually.
- **Align due dates** to your payday; request hardship plans when needed.
- **Set 3 reminders**: 7 days before, 2 days before, and day-of due date.
- **Goodwill requests** for isolated lates on long-good accounts.
- **Dispute inaccurate lates** (with evidence) and request **method of verification** if "verified."

🖊️ DIY Action Pack

- Use our **Late Payment Dispute** + **Goodwill Adjustment** templates.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding
- Upload proof (bank statements, emails, portal screenshots) to your dispute file.
- Log mailings in the **Mailing Log** (date, method, tracking #).

🤝 Level-Up Option

- **Done-For-You Restoration:** We prep compliant dispute/validation letters (FCRA §611, FDCPA §809, Metro 2) and coach responses.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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2) 📊 Amounts Owed / Utilization (30%)

What it is: How much of your **revolving credit limits** you're using. Lower is better for scores.

❌ Hurts (to stop now)

- Any card reporting **over 30%** of its limit; severe at **50%+** or maxed out.
- Multiple cards carrying balances month-to-month.
- Going **over limit** or letting statement balances spike.

✅ Helps (to start now)

- Aim for **single-digit utilization** overall and per card (under ~10%).
- **Mid-cycle payments**: pay before the statement cuts so lower balance is reported.
- **Request credit-limit increases** (soft-pull options first) to widen headroom.
- **Snowball high-utilization cards** first; keep other cards near zero.
- Spread spend across cards; avoid closing unused **no-fee** cards.

✏️ DIY Action Pack

- Use the **Utilization Planner** sheet in the DIY Lab to target which card to pay first and when the **statement date** falls.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding
- Set calendar alerts for each card's **statement date** (not just due date).

🤝 Level-Up Option

- **Done-For-You Strategy Call:** We map a 30-day payoff + limit-increase plan aligned to your funding goals.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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3) 📅 Length of Credit History (15%)

What it is: Average age of accounts, age of oldest account, and how long since accounts were used.

❌ Hurts (to avoid)

- Closing your **oldest** credit card (drops average age over time).
- Opening many new accounts in a short period (lowers average age).

✅ Helps (to do)

- Keep **old, no-fee** cards open and lightly active (a $5 charge quarterly).
- Consider **product changes** instead of closing an account.
- **Authorized user** (AU) on a well-managed, long-aged card (low util, no lates) — only with trusted family/partner; remove if negatives appear.

✏️ DIY Action Pack

- Use the **Account Age Map** to identify your anchor accounts and which cards to **PC** (product change) vs. close.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

🤝 Level-Up Option

- We'll blueprint an **Age-Friendly Funding Path** (which cards/loans, in what order).
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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4) 💼 Credit Mix (10%)

What it is: Variety of account types — revolving (credit cards) and installment (auto, student, mortgage, personal loans).

❌ Hurts (to avoid)

- Thin file with only one type of credit.
- Multiple **finance-company** loans with high rates and short terms.

✅ Helps (to consider)

- Maintain at least **2–3 primary credit cards** in good standing.
- Layer **one installment** account (e.g., auto/student/mortgage). If none, consider a **credit-builder loan** from a reputable institution.
- Do **not** open new accounts solely for "mix" if it hurts utilization/age.

🧪 DIY Action Pack

- Use our **Starter Card & Builder Loan** shortlists (soft-pull options where possible).
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

🤝 Level-Up Option

- We match a **funding-ready mix** to your goals (personal limits/business lines).
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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5) 🆕 New Credit (10%)

What it is: Recent hard inquiries and newly opened accounts.

❌ Hurts (to stop)

- **Shotgunning applications** for store cards/financing promos.
- Applying while your utilization is high or right after new lates.
- Multiple personal-loan apps that spike debt without a payoff plan.

✅ Helps (to do)

- **Pre-qualify** where possible (soft pulls) and batch real apps strategically.
- **Rate-shop** auto/mortgage/student loans within a focused 14–45-day window (counted as one for many FICO versions).
- **Freeze your credit** to block fraudulent new accounts; lift temporarily when applying.

🧪 DIY Action Pack

- Use the **Application Calendar** to time apps after utilization drops and disputes post.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

🤝 Level-Up Option

- **Funding Path Session:** We plan which lenders, in what order, and minimum data points (DPs) to target approvals.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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⚡ Quick Wins (Do These This Week)

- Turn on **autopay minimums** + due-date text reminders. 📲
- Make **mid-cycle payments** on any card over **30%** utilization. 💳
- Request **soft-pull** credit-limit increases on main cards. 🔼
- Add a small recurring bill to a **no-fee older card** (keeps it active). 🔁
- Pull all 3 bureau reports; **highlight inaccuracies** (names, addresses, accounts, dates). 🖍️
- Place a **fraud alert** or **credit freeze** if you suspect identity issues. 🧊
- Start the **DIY Credit Lab**: choose 1–2 disputes and mail with tracking. ✉️
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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📝 30-Day Sprint (Score-Boost Plan)

Week 1: - Audit reports (EX/EQ/TU); list all negatives + balances. - Mail **Round 1** disputes for clear inaccuracies (address/name merges, duplicate collections, wrong dates/amounts).
🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

Week 2: - Pay down any card **>50%** util to **<30%** (ideally single digits); schedule **statement-date** payments. - Request soft-pull CLIs; align due dates; add alerts.

Week 3: - Goodwill letters for **one-off lates** on otherwise positive accounts. - Set up **two extra on-time payments** this month (utilities/phones) to stack positives.

Week 4: - Prep **Method of Verification** for any "verified" items lacking proof. - If going for auto/mortgage, **batch rate-shopping** this week only.

   Want help executing? Our **Done-For-You** team can prepare letters, logs, and timelines for you.
   🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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📈 Score & Utilization Tracker

Date	Bureau (EX/EQ /TU)	Score	Total Limits	Total Balances	Overall Util %	Cards >30% (Count)	Notes
MM/DD	EX						
MM/DD	EQ						
MM/DD	TU						

Tip: Update after each statement cycle and after disputes post. Celebrate small wins! 🎉

🧠 Metro 2 & Compliance Cheatsheet (For Your Records)

- Look for **date conflicts** (DOFD vs. Date Reported), **re-aging**, or wrong status codes in payment history lines.
- Balance > credit limit, $0 balance marked late, **duplicate collections**, or remarks that contradict status ("charged off" + "pays as agreed").
- Negative but **obsolete (7+ years)**? Prepare removal request.

All correspondence should include:
ID, **proof of address**, **highlighted report pages**, and your **Mailing Log**.

Do it yourself with our **template bundle** and step-by-step videos.
🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

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🙌 You've Got Options

- **DIY Credit Lab:** Master the process with our templates, checklists, and trackers.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding
- **Done-For-You Restoration & Funding Readiness:** We do the heavy lifting and coach you to approvals.
  🔗 https://www.filauniversity.com/dcs-credit-restoration-to-funding

Let's turn denials into approvals — the compliant way. ✨