

GOOD 4 THE PEOPLE

Credit | Funding | Growth

BUSINESS FUNDING MYTHS DEBUNKED

10 myths keeping entrepreneurs
from getting funded

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10 Myths Keeping You From Funding

We hear these every single day. Let's set the record straight:

MYTH #1: "You need a 700+ credit score to get funded"

TRUTH Many programs fund at 580+. It's about the complete picture -- revenue, time in business, and credit trend matter too.

MYTH #2: "Banks are the only option"

TRUTH Alternative lenders, credit unions, SBA microloans, revenue-based financing, and credit stacking give you 10x more options.

MYTH #3: "Applying for funding hurts your credit"

TRUTH Soft pulls (like our audit) have ZERO impact. Even hard pulls only affect your score 5-10 points temporarily.

MYTH #4: "You need collateral for every loan"

TRUTH Unsecured business lines of credit, credit cards, and revenue-based financing require zero collateral.

MYTH

#5: "You need 2+ years in business"

TRUTH

Startups can access SBA microloans, personal credit-based business funding, and grant programs from day one.

MYTH

#6: "Debt is always bad"

TRUTH

Strategic debt that generates ROI is how businesses scale. A \$25K loan that generates \$100K in revenue is smart leverage.

MYTH

#7: "You should wait until you 'need' money"

TRUTH

The best time to get funding is BEFORE you need it. Desperation leads to bad terms. Preparation leads to options.

MYTH

#8: "All lenders are predatory"

TRUTH

Predatory lenders exist, but so do ethical ones. Know the difference: check APR (not just monthly payment), origination fees, and prepayment penalties.

MYTH

#9: "Credit repair companies can fix everything"

TRUTH

Most credit repair is DIY-able. Dispute errors yourself (free), optimize utilization, and be patient. No one can remove legitimate negative items.

MYTH

#10: "If you got denied once, you'll always get denied"

TRUTH

Denials are feedback, not death sentences. Fix the reason, wait 30-90 days, and reapply strategically. That's exactly what we help you do.

What Now?

Now that you know the truth, here's your action plan:

- Stop believing myths that keep you stuck
- Get an honest assessment of where you stand
- Build a 30-90 day action plan
- Execute with coaching support
- Get funded when you're truly ready

Ready to cut through the BS?

Book your FREE Funding Readiness Audit

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