

GOOD 4 THE PEOPLE

Credit | Funding | Growth

CREDIT SCORE ENGINEERING GUIDE

How to optimize your credit score
in 30-90 days

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The 5 Factors That Control Your Score

Your credit score isn't random. It's calculated from 5 specific factors. Master these and you control your score:

1. Payment History (35%)

Always pay on time. Set up autopay for minimums. If you're behind, catch up ASAP -- even 1 late payment can drop your score 50-100 points.

2. Credit Utilization (30%)

Keep each card below 30%, ideal is under 10%. Pay balances before statement closing date (not due date). Request credit limit increases every 6 months.

3. Length of Credit History (15%)

Don't close old accounts. Become an authorized user on someone's old card. Time heals -- every month of history helps.

4. Credit Mix (10%)

Have both revolving (credit cards) and installment (loans). A secured credit card counts. Even a small personal loan helps.

5. New Credit Inquiries (10%)

Don't apply for multiple cards at once. Space applications 3-6 months apart. Soft pulls don't affect your score.

30-Day Quick Wins

These are the fastest moves you can make to start improving your score right now:

- Pay down highest utilization cards first
- Call each card issuer and request a credit limit increase
- Set up autopay on every account
- Dispute any errors on all 3 bureaus
- Become an authorized user on a family member's old card
- DON'T close any accounts

60-90 Day Strategy

Once you've handled the quick wins, these longer-term moves build real momentum:

- Open a secured credit card if you have a thin file
- Apply for a credit builder loan
- Diversify your credit mix
- Pay statements before closing date, not due date
- Monitor weekly with free tools (Credit Karma, Experian)
- Track your progress monthly

Credit Stacking Basics

Credit stacking is the strategy of using multiple funding sources strategically to access \$50K-\$250K+ without maxing out any single source.

The Right Order Matters

- **Step 1:** Personal credit optimization
- **Step 2:** Business credit building
- **Step 3:** Funding applications

The Stacking Sequence

- Personal cards -> Business cards -> Lines of credit -> Term loans
- Never max out any single source
- Each source builds on the previous one
- Diversification = more options + lower risk

Ready to engineer your credit score?

Book your FREE Funding Readiness Audit

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