

**GOOD 4 THE PEOPLE**

Credit | Funding | Growth

# FUNDING READINESS CHECKLIST

---

The exact checklist we use in every  
Funding Readiness Audit

[www.good4thepeople.com](http://www.good4thepeople.com)

[www.good4thepeople.com](http://www.good4thepeople.com) | Book Your Free Audit: [calendly.com/lee-goodforthepeople](https://calendly.com/lee-goodforthepeople)

## Before You Apply: Credit Foundations

Before you apply for any funding, your credit profile needs to be solid. Use this checklist to assess your foundation:

- Check all 3 credit reports (Experian, Equifax, TransUnion)
- Dispute any errors or outdated items
- Credit score above 650 (ideal: 700+)
- Credit utilization below 30% across all cards
- No late payments in the last 12 months
- At least 3 active credit accounts (tradelines)
- Credit history length of 2+ years

## Business Readiness

Lenders look at your business structure and financial health. Make sure these are in order:

- Business registered (LLC or Corp) with state
- EIN (Employer Identification Number) obtained
- Business bank account open and active (6+ months)
- Monthly revenue of \$5K+ (ideal: \$10K+)
- Business plan or executive summary available
- 2 years of tax returns filed (personal + business)
- Profit & Loss statement current
- Business address established (not PO Box)

## Funding Application Prep

When you sit down to apply, you need these ready to go:

- Know exactly how much funding you need
- Know exactly what you'll use the funds for
- Have collateral identified (if applicable)
- Personal financial statement prepared
- Know your debt-to-income ratio
- Have 3 months of bank statements ready
- Business licenses current and valid

## Your Score

Count every box you checked above. Your total tells you exactly where you stand:

### 18-21 Checks

#### **You're funding-ready!**

Book your Funding Readiness Audit and let's get you funded.

### 12-17 Checks

#### **Almost there.**

A 30-day coaching plan will close the gaps. You're closer than you think.

### Under 12 Checks

#### **We'll get you there.**

You need a 60-90 day roadmap. That's exactly what we build in our audit.

## Ready to see where you stand?

Book your FREE Funding Readiness Audit

[calendly.com/lee-goodforthepeople/funding-readiness-audit](https://calendly.com/lee-goodforthepeople/funding-readiness-audit)