

FREE CHECKLIST · FROM THE INTENTIONAL CREDIT BLUEPRINT

Credit Readiness Checklist

20 steps from your credit report to the closing table. Check them off one at a time.

"A low score isn't a character flaw — it's a data problem."

35%	30%	15%	10%	10%
Payment history	Amounts owed	Length of history	New credit	Credit mix

What makes up a FICO® Score, the score most mortgage lenders use.

STEP 1 Know where you stand

WEEK 1

- ☐ **Pull all three reports** (Equifax, Experian, TransUnion) free at AnnualCreditReport.com.
- ☐ **Check your personal details:** name spellings, addresses, Social Security number and employers.
- ☐ **List every account** with its balance, limit, status and payment history.
- ☐ **Circle anything that looks wrong:** accounts that aren't yours, late payments you didn't make, duplicate collections, wrong balances.
- ☐ **Flag outdated items.** Most negative items should drop off after 7 years; a Chapter 7 bankruptcy after 10.

STEP 2 Clean up the data

WEEKS 2–6

- ☐ **Dispute each error in writing** with every bureau that reports it, citing your rights under the Fair Credit Reporting Act.
- ☐ **Send by certified mail** and keep copies of every letter, receipt and response.
- ☐ **Dispute with the creditor too**, since they supply (furnish) the data to the bureaus in Metro 2® format.
- ☐ **Track the clock.** Bureaus generally have 30 days to investigate; follow up if you don't hear back.
- ☐ **Verify collections before paying.** Request debt validation in writing, ideally within 30 days of the collector's first notice.

STEP 3 Strengthen what's real

ONGOING

- ☐ **Pay every bill on time** and set up autopay for at least the minimum.
- ☐ **Lower card balances** below 30% of each limit, and under 10% if you can.
- ☐ **Keep your oldest accounts open**, even if you rarely use them.
- ☐ **Add positive history** with a secured or credit-builder card, rent reporting or Experian Boost™.

Tip: Recheck your reports 30–45 days after each round of disputes, and keep a simple log of what changed.

STEP 4 Get mortgage-ready

60–90 DAYS OUT

- ☐ **Talk to a lender early** and ask the minimum score and debt-to-income ratio for FHA, VA and conventional loans.
- ☐ **Hold off on new credit.** No new cards, car loans or financed furniture until after closing.
- ☐ **Don't close accounts or move large sums** without asking your lender first.
- ☐ **Gather your documents:** two years of W-2s or tax returns, 30 days of pay stubs and two months of bank statements.
- ☐ **Build your team:** a trusted lender and a real estate advisor who will plan your timeline with you.
- ☐ **Celebrate your progress.** Every corrected line brings you closer to the keys.



Want the full 90-day plan?

The Intentional Credit Blueprint walks you through every step, with dispute letter templates and a bureau contact directory. Ready to talk homeownership? Book a free call.

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The Intentional Credit Blueprint: Your Guide to Financial Empowerment

Introduction: Your Journey to Financial Peace

In our journey towards holistic financial wellness, we embrace the significance of nurturing a harmonious credit profile. Recognizing the interconnection of our financial choices, we understand that good credit plays a pivotal role in shaping various aspects of our lives.

A credit score opens doors to a realm of opportunities, allowing us to secure loans from banks, gain approval for credit cards, and benefit from reasonable insurance rates. On the other hand, a low credit score might lead to rejection and higher charges from service providers, such as insurance companies and utility providers, who may require security deposits before rendering their services.

Our path to financial peace, however, acknowledges that inadvertently causing harm to our credit score is a common experience. Even the simplest oversight, such as a delayed loan payment, can have a significant impact on our credit standing. Yet, in this realization, we find solace, knowing that we are not alone. Countless individuals have encountered similar challenges on their financial journeys.

This guide is designed to share the empowering news that we hold the ability to repair and elevate our credit score independently. While credit repair companies may promise quick fixes, this guide will help you restore your credit while educating you on how to handle your credit file moving forward.

Within this guide, we offer a step-by-step process to guide you towards restoring your credit and enhancing your overall credit score holistically. Let us embrace this journey with patience and trust in the process. As with any transformative endeavor, progress may take time, depending on the depth of our credit situation. Nevertheless, if we navigate these steps with dedication, our credit score will undoubtedly improve. Even amidst moments of uncertainty, let us remain steadfast, knowing that our endeavors will ultimately bear fruit.

Are you ready to embark on this transformative path towards tranquility and empowerment? Together, let us dive into the process, nurturing our credit harmony with a serene heart and an unwavering commitment to our holistic financial well-being. May this journey be one of growth, wisdom, and tranquility for us all.

Part 1: Understanding the Credit System

How Credit Scores Are Calculated

Clarity creates confidence. Your credit score is not a mystery; it is a data-driven reflection of behaviors, timelines, and reporting accuracy. Understanding the five core factors that shape your credit score is the first step toward intentional credit management.

Factor	Weight	Description
Payment History	35%	This is the single most influential factor. Lenders want to know if you pay on time, consistently, and recover responsibly after setbacks. Late payments, charge-offs, collections, and defaults weigh heavily, especially within the last 24 months.
Credit Utilization	30%	This reflects how much of your available credit you are using. Ideal utilization is under 30%, with optimal positioning between 10% and 15%. High balances signal risk, even if you have never missed a payment.
Length of Credit History	15%	Time creates trust. This factor considers your oldest account, the average age of your accounts, and the longevity of positive trade lines. Closing old accounts can unintentionally shorten your credit story.
Credit Mix	10%	Healthy profiles show balance between revolving accounts (like credit cards) and installment accounts (like auto loans, mortgages, or student loans). You do not need everything, just intentional diversity.
New Credit Inquiries	10%	Too many hard inquiries in a short period can signal instability. Each hard inquiry may lower your score temporarily. Strategic timing matters, especially before major purchases like homeownership.

The Metro 2® Reporting Standard

Metro 2 is the official data reporting format used by lenders and furnishers when reporting to credit bureaus. Every account on your report must be accurate, complete, consistent, and verifiable.

Under the Fair Credit Reporting Act (FCRA), consumers have the right to dispute incorrect balances, inaccurate payment statuses, missing or outdated information, and improper account

classifications. Credit improvement is not about “removing everything.” It is about correcting what does not align with Metro 2 standards and positioning what does. When your data is accurate, your score follows.

Part 2: The 90-Day Intentional Credit Action Plan

A calm, strategic path toward financial stability is not a sprint. It is a measured realignment of your financial foundation.

Phase 1: Days 1–30: Awareness & Foundation

The focus of the first thirty days is clarity, accuracy, and emotional neutrality. Begin by pulling all three credit reports from Experian, Equifax, and TransUnion. Identify any reporting inconsistencies, outdated negative items, high-utilization accounts, and missing positive history.

Create a credit snapshot that includes your current scores, total balances, and payment history patterns. Begin utilization reduction by paying down revolving balances below 30%, prioritizing high-limit cards first. Freeze unnecessary spending and avoid new credit applications. This phase is about observation, not judgment.

Phase 2: Days 31–60: Correction & Strategy

The focus shifts to data integrity and score positioning. Initiate disputes for Metro 2 reporting errors, incomplete or unverifiable accounts, and incorrect late payments or balances. Continue balance optimization, targeting 10% to 15% utilization where possible.

Add intentional credit builders if needed, such as a secured credit card, a credit-builder installment loan, or becoming an authorized user on a strategic and clean account. Set up automatic payments, calendar reminders, and statement date tracking. At this stage, you are no longer reacting; you are curating your profile.

Phase 3: Days 61–90: Stabilization & Future Positioning

The final phase focuses on readiness and sustainability. Review dispute results and updates. Ensure all open accounts reflect on-time payments, correct balances, and accurate statuses. Avoid new inquiries, major purchases, and credit line closures.

Prepare for lender review by understanding that consistency matters more than perfection. Stability is the new luxury. Align your credit goals with your lifestyle goals, such as your homeownership timeline, desired price point, and monthly comfort zone. This is where credit confidence meets intentional living.

Part 3: The Advanced Credit Toolkit

This section provides practical resources and templates to assist you in your credit repair journey.

Credit Bureau Contact Information

Accurate contact information for the three major credit bureaus is essential for obtaining your credit reports and initiating disputes. Below are the primary contact details:

Credit Bureau	Phone (for credit reports)	Dispute Credit Report Information	Fraud Alert or Active Duty Alert	Website
Equifax	1-800-685-1111	Equifax Disputes	1-888-766-0008	www.equifax.com
Experian	1-888-EXPERIAN (1-888-397-3742)	Experian Disputes	1-888-EXPERIAN (1-888-397-3742)	www.experian.com
TransUnion	1-800-916-8800	TransUnion Disputes	1-800-680-7289	www.transunion.com

It's important to note that contacting these bureaus can be done for various reasons, such as disputing errors on a credit report, placing a fraud alert, or requesting a credit freeze. These resources can be a valuable part of your toolkit in guiding clients towards better financial health and understanding.

Understanding and Utilizing Experian Boost

Experian Boost is a free service that can potentially increase your FICO Score by factoring in utility and telecom payments. Here's a step-by-step guide to using Experian Boost:

- 1. Create an Account with Experian:** Visit the Experian website and sign up for an account if you don't already have one. This process involves providing some personal information for identity verification.
- 2. Enroll in Experian Boost:** Once your Experian account is set up, locate and enroll in the Experian Boost feature. This service is free of charge.
- 3. Link Your Bank Accounts:** Connect the bank accounts you use to pay your bills. Experian Boost uses secure, read-only access to scan your transaction history for eligible payments.

4. **Identify and Add Positive Payments:** The tool will identify your payment history for utilities, cell phone bills, and certain streaming services. You can review and confirm the payment data that you want to add to your Experian credit report.
5. **Verify Your Data and Confirm:** After selecting the positive payment data, verify and confirm the information. Experian will then incorporate this data into your Experian credit report.
6. **Check Your Updated Credit Score:** Once your credit report is updated, Experian will show you your new credit score, reflecting the added payment history.
7. **Continue to Monitor Your Credit:** Regularly check your Experian credit report and score to monitor changes and understand your credit status.

Important Points to Remember:

- **Eligible Payments:** Only certain types of payments are eligible for Experian Boost, like utility bills, cell phone bills, and some streaming service payments.
- **Privacy and Security:** Experian uses secure connections to access your bank transaction data, and it's a read-only process, so there is no risk of transactions being made through Experian.
- **Credit Score Impact:** The impact on your credit score can vary. Some users may see a significant increase, while others may experience a modest or no change at all.
- **Experian Only:** The boost affects only your Experian credit report and not those from Equifax or TransUnion.

Experian Boost can be a tranquil step towards enhancing one's credit score, especially beneficial for those who have a limited credit history but a strong record of paying non-credit bills on time.

Dispute Letter Templates

Dispute letters are crucial tools for challenging inaccurate or unverifiable information on your credit report. Below are templates you can adapt for your specific situation. Remember to send these letters via certified mail with a return receipt requested to have proof of mailing and delivery.

Template 1: Charge-Off Dispute Letter (Requesting a 1099-C)

[Your Name] [Your Address] [City, State, ZIP Code] [Your Phone Number] [Last 4 Digits of SSN]
[Creditor/Collection Agency Name] [Creditor/Collection Agency Address] [City, State, ZIP Code]
[Date]

To Whom It May Concern,

I am writing to you today with a sense of urgency regarding the distressing and incorrect information appearing on my credit report. This matter not only hampers my opportunities to secure credit but also casts a shadow on my financial reputation and personal integrity.

Enclosed herein, you will find the specifics of the disputed account, accompanied by my personal details to facilitate a swift resolution.

As mandated by the Fair Credit Reporting Act, 15 US Section 1681i, I request a thorough investigation of these discrepancies. I kindly ask for documentation to substantiate these entries, specifically any contract with my signature. In the absence of such evidence, I urge you to either mark the record as PAID IN FULL/AS AGREED or to completely remove this entry from my report without delay. This issue significantly impacts my daily life and deserves prompt attention. I wish to highlight the error in question:

- Account Name: [Account Name]
- Account Number: [Account Number]

This account is erroneously listed as a collection/charged-off account on my credit report, yet I have not received any 1099-C form for this charged-off debt. Could you please provide a 1099-C to accurately depict this as a charge-off for tax purposes and update my credit report accordingly, or remove it immediately.

In compliance with 15 US Section 1681i (6) (A) of the Fair Credit Reporting Act, kindly detail the process used to verify the accuracy and completeness of this information, to be furnished within 15 days post-investigation.

Your prompt response to this matter is greatly appreciated, as what may seem like minor report errors are substantial impediments when I consider pivotal life events like purchasing a home for my family, acquiring a vehicle, seeking a business loan, or even securing employment. I trust in your expeditious handling of this issue. Thank you for your understanding and cooperation.

Sincerely,

[Your Signature] [Your Name]

Template 2: Charge-Off Dispute Letter (Version 2)

[Your Name] [Your Address] [City, State, ZIP Code] [Your Phone Number] [Last 4 Digits of SSN]
[Creditor/Collection Agency Name] [Creditor/Collection Agency Address] [City, State, ZIP Code]
[Date]

To Whom It May Concern,

I am reaching out to address concerns regarding inaccuracies on my credit report, as reported by your agency. These misrepresentations are impeding my ability to obtain credit and negatively affecting my financial stability and creditworthiness.

Enclosed are detailed specifics of the disputed account, including my personal information, to ensure an efficient resolution. Under the Fair Credit Reporting Act, 15 US Section 1681i, I request a thorough investigation into these matters. Please provide proof of these discrepancies, particularly a contract with my signature. If such evidence is unavailable, I request that the record be updated to "PAID IN FULL/AS AGREED" or removed from my credit report. The erroneously reported item is as follows:

- Account Name: [Account Name]
- Account Number: [Account Number]

This account, incorrectly listed as a collection/charged-off account on my credit report, has not been accompanied by a 1099C. I request the issuance of a 1099C to correctly classify this as a charge-off for tax purposes and an update to my credit report.

According to 15 US Section 1681i (6) (A) of the Fair Credit Reporting Act, please inform me of the procedures used in determining the accuracy and completeness of this information, to be provided within 15 days after your investigation concludes.

While these issues may seem minor, they have significant repercussions for life-changing decisions such as buying a home, purchasing a vehicle, securing a business loan, or finding employment. An expedited resolution to this matter is respectfully requested.

Your prompt attention to rectifying these discrepancies is highly valued. Thank you for your assistance.

Sincerely,

[Your Signature] [Your Name]

Template 3: General Dispute Letter (to be created)

[Your Name] [Your Address] [City, State, ZIP Code] [Your Phone Number] [Last 4 Digits of SSN]

[Credit Bureau Name] [Credit Bureau Address] [City, State, ZIP Code]

[Date]

Subject: Dispute of Inaccurate Information on Credit Report - [Your Account Number]

To Whom It May Concern,

I am writing to dispute the following information that appears on my credit report. I have enclosed a copy of my credit report with the disputed items highlighted. I request that you investigate these items and remove any inaccurate or unverifiable information as required by the Fair Credit Reporting Act (FCRA).

The specific items I am disputing are:

1. **Account Name:** [Creditor Name] **Account Number:** [Account Number] **Reason for Dispute:** [Clearly state why you are disputing this item, e.g., This account is not mine, Account has incorrect balance, Account was paid on time but reported late, etc.]
2. **Account Name:** [Creditor Name] **Account Number:** [Account Number] **Reason for Dispute:** [Clearly state why you are disputing this item]

I request that you verify the accuracy and completeness of this information with the original creditor. If the creditor cannot verify the information, it must be removed from my credit report.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature] [Your Name]

Conclusion: Sustaining Your Financial Empowerment

Frequently Asked Questions (FAQ)

Q: Can I fix my credit quickly? Credit improvement is possible in months, but sustainable results come from accuracy and consistency, not shortcuts.

Q: Should I close old accounts? Not usually. Older accounts often strengthen your profile unless they carry annual fees or negative reporting.

Q: Do disputes hurt my credit? No. Disputing inaccurate information does not lower your score.

Q: Can I buy a home with less-than-perfect credit? Yes. Many programs exist — positioning and preparation matter more than perfection.

Q: Is credit repair legal? Yes. Consumers have the legal right to challenge inaccurate reporting under the FCRA.

Final Thoughts and Encouragement

Your credit score is more than a number — it's a reflection of habits, knowledge, and strategy. This guide was created to help you move beyond confusion and into clarity. Inside, you'll learn how credit truly works, why scores rise and fall, and how to build a strong financial foundation with intention — not fear or guesswork.

Rather than quick fixes or empty promises, this guide focuses on the core principles that drive lasting credit health. You'll gain a clear understanding of the five factors that impact your score most, the different types of consumer credit, and how to use each tool responsibly to support your long-term goals.

Whether you're rebuilding, refining, or preparing for your next financial milestone, this guide empowers you to make informed decisions, avoid costly mistakes, and move forward with confidence.

Credit improvement isn't about perfection — it's about awareness, consistency, and strategy. Let this guide be your starting point toward a calmer, more empowered credit future.

About the Author

Avaymaria Brown is a dedicated Real Estate Advisor and Intentional Living Coach with Engel & Voelkers Tampa Downtown. With a passion for empowering individuals to achieve financial peace, Avaymaria specializes in guiding clients toward holistic financial wellness, recognizing the pivotal role good credit plays in realizing life goals, including homeownership. Her expertise lies in demystifying credit, providing actionable strategies, and fostering a mindset of intentional financial management. Through her work, Avaymaria helps individuals not only restore and enhance their credit scores but also build a strong foundation for lasting financial success.

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