



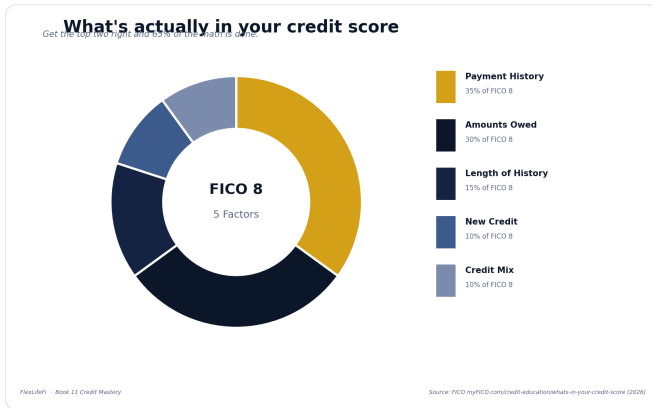
Credit Mastery

*Build it. Enhance it. Repair it.
The bureau-direct flagship.*

THE BIG PICTURE

The score is a price tag. Pick your phase.

A credit score is a 300–850 prediction of whether you pay your next bill on time.² The higher you go, the cheaper everything you finance becomes. Two things tell you what to do next: the FICO factor mix, and the phase your file is in.



FICO 8 factor weights, published by Fair Isaac.⁴ Two factors do 65% of the work.

Three numbers worth memorizing

<10%

UTILIZATION GOAL

Files in the 800+ band run sub-10% — not the popular "30% rule."⁵

100%

ON-TIME, ALWAYS

35% of the score. One 30-day late on a clean file can drop 60–110 points.^{14,15}

30 days

FCRA DISPUTE WINDOW

Bureaus must investigate any item you challenge within 30 days (45 with new evidence).²³

Where you are now

The lifecycle this book covers — pick the phase that matches your file.



FlexLifeFi · Book 11 Credit Mastery v3

Source: FICO score-band ranges (myfico.com); Experian, Equifax, TransUnion consumer guidance. Verified 2026-04-25.

The credit lifecycle. The next six pages cover one arc each — find your phase, start there, and keep going.

PHASE ONE · BUILD

BUILD · when your file is blank or thin.

FICO needs 6 months of credit history to score a file. VantageScore 4.0 needs just 1 month.⁹ If you have neither, here is what each bureau and the CFPB actually recommend — in their own words.

BUREAU-DIRECT · WHAT THE THREE BUREAUS + CFPB SAY

Experian: open one account that reports monthly — a secured card or credit-builder loan — and add rent through Experian Boost.^{5,35}

Equifax: get added as an authorized user on a long-history account before opening anything in your own name.¹⁸

TransUnion: mix one revolving + one installment line; check all three reports for free at AnnualCreditReport.com.³⁶

CFPB: "A secured credit card or a credit-builder loan can be a good way to build credit if you have no credit history." A direct quote from consumerfinance.gov/ask-cfpb.^{42,43}

1 | Open a secured card.

Discover it® Secured or Capital One Platinum Secured. \$200 deposit becomes the limit. Reports to all 3 bureaus monthly. Graduates to unsecured (deposit refunded) in 6–12 months on most issuers.⁴²

2 | Take a credit-builder loan.

Self Inc. or a local credit union / CDFI. You "save into" the loan; the lender reports each on-time payment. Adds the installment-mix line that revolving cards alone can't.⁴³

3 | Become an authorized user.

Get added to a parent's or partner's old, low-utilization, perfect-pay card. FICO 8 imports the full account history. A thin file can lift 20–40 points on the next reporting cycle. The host doesn't have to give you the plastic.³⁵

4 | Report rent + utilities.

Experian Boost (free) imports utility, telecom, streaming, and rent payments. Rental Karma reports rent direct to bureaus for \$8.95/mo. FICO 9, FICO 10, and VantageScore 4.0 all read rent data when present.^{7,9}

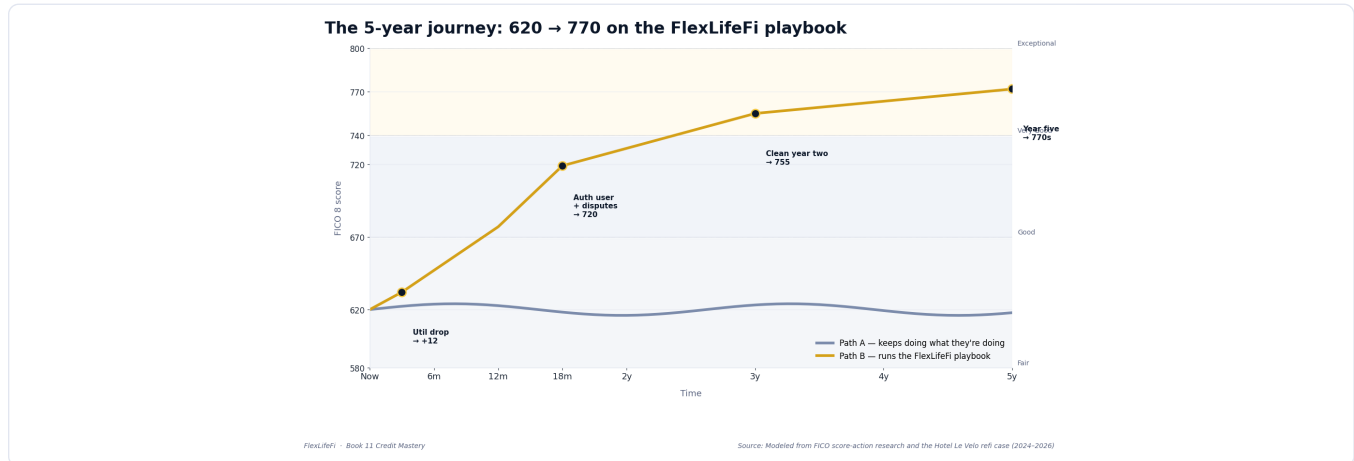
5 | Use student / first-auto credit responsibly.

A federal student loan or a small first-auto installment line on-time is the easiest installment-mix line a young adult can earn. Set autopay the day the account opens.⁴

PHASE ONE · BUILD · CASE STUDY

Maya, 18 ➔ 720 in 14 months.

No co-signer. No credit-repair company. Three small moves stacked over a year, all from the page on your left. Same tools an immigrant with a fresh SSN, a college freshman, or an adult coming out of bankruptcy can run.



The 5-year score path. Year one is the steep climb. Year two is when most readers cross 720 and earn their first premium card. **15,42,43**

Two cheapest first-credit moves, side by side
Same outcome - a clean tradeline reporting to all three bureaus. Different price, different mechanics.

	Discover It Secured	Self Inc. Credit-Builder Loan
APR	28.24% variable	~16-16% fixed
Refundable deposit / principal	\$200 deposit (refunded on graduation)	25 - 50 / mo becomes the unlocked principal
Typical monthly payment	Statement balance only	25 - 50
Reports to all 3 bureaus monthly	Yes	Yes
Time to first FICO score	6 months	6 months
Graduation / finish	Graduates to unsecured + deposit back	Cash unlocked at month 12 + clean tradeline

Takeaway: open BOTH if you can - the secured card adds the revolving line, the builder loan adds the installment line. Mix is 10% of the score.

Open both if you can — the card adds the revolving line, the loan adds the installment line. Mix is 10% of the score. **4,42,43**

Quick Check 1 — Build

1. You have no credit file. Which one move from page 3 is the cheapest first step you can make this week?
2. Your aunt has a 22-year-old card at 4% utilization, perfect pay. Can you piggy-back on it without holding the plastic? How?
3. How many months of history does VantageScore 4.0 need before it can give you a score?

Answers in the footer of page 6 →

THE TRAP

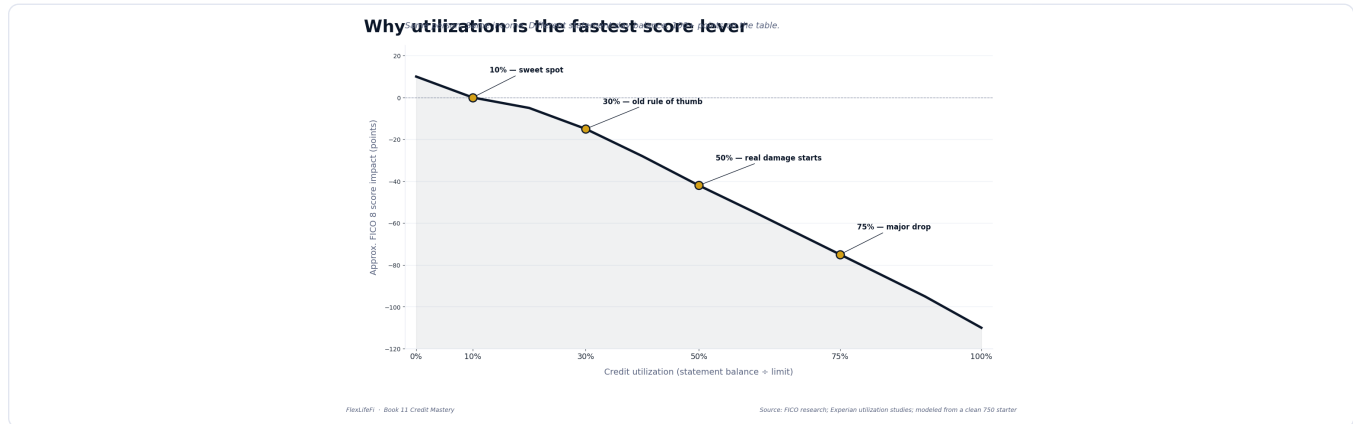
"Credit-builder" predators.

Some apps charge \$30–\$50/month for what Self or a CDFI does for \$5–\$10/month. Always check the underlying lender. If the app is not itself FDIC-insured or NCUA-insured, you are paying a markup for the same product. **43**

PHASE TWO · ENHANCE

ENHANCE · move a score that's already there.

FICO publishes the factor weights on its consumer site, and they are stable across FICO 8, 9, and 10.⁴ Memorize the donut on page 2, then run these five plays in order.



Utilization is the fastest lever. Same person, same income — different statement-day balance, 100+ points on the table.^{5,17}

1 | AZEO — All Zero Except One.

Pay every card to \$0 before its statement close. Leave a small balance (1–9% of limit) on a single card. The bureau sees one card "in use" instead of multiple — historically a 5–15 point lift on optimized files.^{5,15}

2 | Pay BEFORE the statement closes.

Issuers report the statement balance, not the post-payment balance. Pay down two days before each card's close date — not before the due date. Experian: "your statement balance is what's reported."¹⁷

3 | Soft-pull credit-limit increases every 6 months.

Capital One and Discover process most CLI requests as soft pulls — no hard inquiry. Higher limits mean lower utilization at the same spend.^{33,41}

4 | Don't close your oldest card.

Length-of-history is 15% of the score; closing also shrinks total available credit, raising utilization on everything else. Product-change to a no-fee version instead.^{4,18,19}

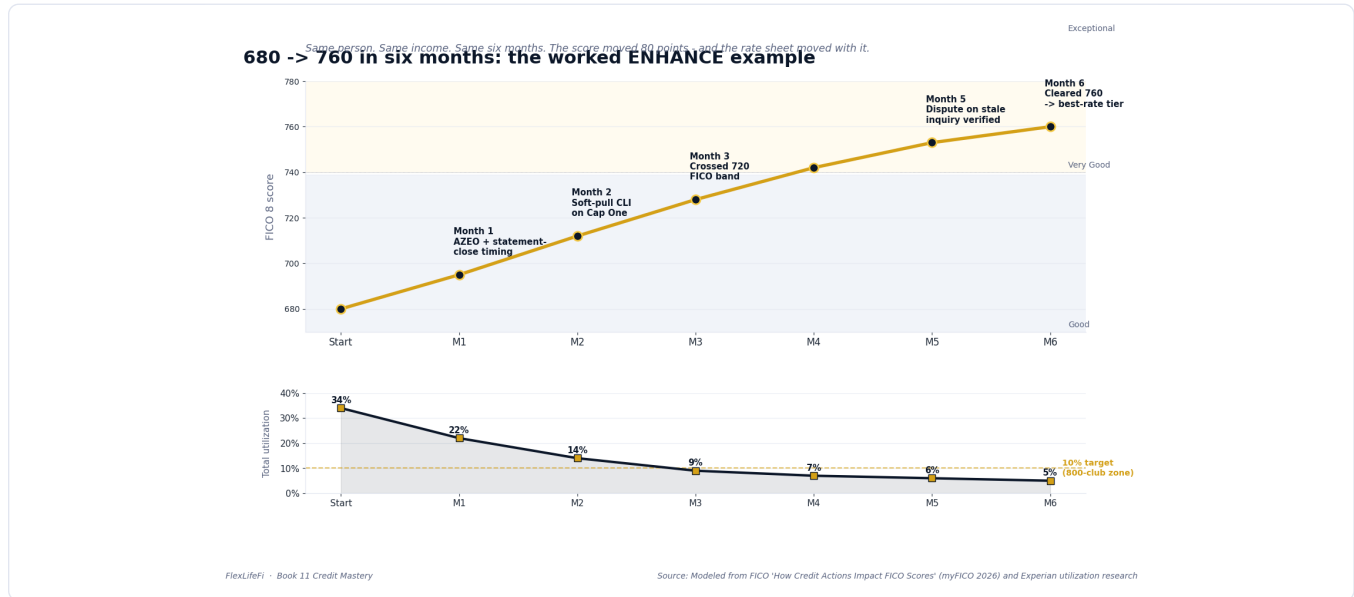
5 | Add the missing line type.

VantageScore 4.0 explicitly rewards mix. If you only have revolving, a small credit-builder loan or first-auto adds the missing installment line and lifts the 10% mix factor.^{9,43}

PHASE TWO · ENHANCE · WORKED EXAMPLE

680 → 760 in six months.

Same person, same income, same six months. The score moved 80 points using only the five plays on the left page. This is what the timeline actually looks like — month by month, with the move that drove each lift labeled.



Score moves on the 30-day reporting cycle, not the day you make the payment. Plan in months, not days.^{15,17}

COACH LEDGER SAYS

The 30-day reporting cycle

Card issuers report once per cycle. The score model only updates after a card cuts a new statement. Pay down today and watch your file at **day 30**, not day 3. The lift is real. It is never instant. Set a calendar reminder for the day after each card's statement close to confirm the new balance is what hit the bureau.^{15,17}

THE TRAP

The "30% utilization" myth.

Files that score 800+ run under 10%, not 30%. Aim for the 800-club number, not the C-grade.⁵

Quick Check 2 — Enhance

1. Card has a \$1,000 limit. On the 14th the balance is \$480, paid same night. What number does the bureau see?
2. Closing your \$99-fee oldest card: what should you do instead?
3. Which two issuers process most credit-line increases as soft pulls?

Answers in the footer of page 8 →

Page 4 answers: 1) Secured card or AU; 2) Yes — authorized user, no plastic needed; 3) 1 month (FICO needs 6).^{9,35,42}

PHASE THREE · REPAIR

REPAIR · when the file is damaged.

Damaged doesn't mean dead. The Fair Credit Reporting Act and the Fair Debt Collection Practices Act give you four federal tools — the same ones for-profit "credit repair" companies charge \$99/month for. The price to run them yourself is postage.

BUREAU-DIRECT DISPUTE CHANNELS

Experian — experian.com/disputes · **888-397-3742** · P.O. Box 4500, Allen, TX 75013²⁵

Equifax — equifax.com/personal/credit-report-services · **888-378-4329** · P.O. Box 740256, Atlanta, GA 30374²⁶

TransUnion — transunion.com/credit-disputes · **800-916-8800** · P.O. Box 2000, Chester, PA 19016²⁷

1 | FCRA §611 direct dispute.

The right tool. Mail a letter to each bureau citing 15 U.S.C. §1681i, with copies of evidence, certified-mail / return-receipt. Bureau has 30 days to investigate (45 with new evidence). Unverifiable items must be removed.²³

2 | FCRA §609 verification — what it actually is.

§609 is your right to see the file (15 U.S.C. §1681g) — not a magic eraser. Use it to demand the source documents behind a tradeline before you pay or accept it. **Not** a replacement for §611. Online "609 letter" templates marketed as a delete-anything tool use the wrong citation.²⁹

3 | Goodwill letter for one isolated late.

If you have one isolated late on an otherwise clean file, mail a polite letter to the lender's executive office asking for a goodwill removal. Anecdotal success rates are highest with credit unions and the major issuers; it costs you postage.¹⁴

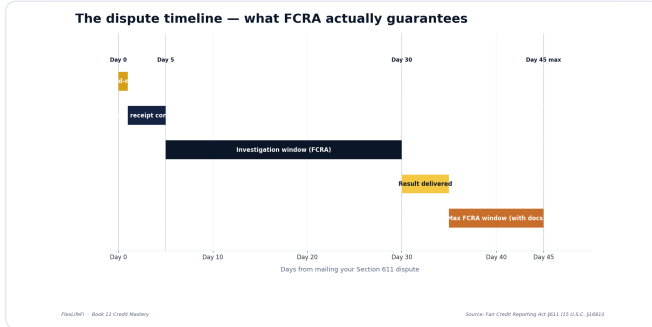
4 | FDCPA debt validation before paying any collection.

Within 30 days of a collector's first contact, demand written validation under 15 U.S.C. §1692g. If the collector cannot produce the original signed agreement, the debt is unverified — never pay an unverified collection. Always negotiate pay-for-delete in writing before sending money.^{23,29}

PHASE THREE · REPAIR · THE DISPUTE

The 30-day clock — and the letter you mail.

A §611 dispute is a 60-cent stamp and a postcard's worth of writing. The federal law does the rest. Below is the legal-grade letter the FlexLifeFi household has used twice — copy it, fill the blanks, sign it, mail certified to each bureau where the item appears.



FCRA §611 timeline. Day 30 is typical; Day 45 is the legal max with new evidence.²³

THE TRAP

"Credit repair" companies.

Up-front fees are illegal under the Credit Repair Organizations Act. No company can legally remove an accurate negative item. Telling you to stop talking to your lenders makes things worse. Report scams to the FTC at **877-382-4357**.²⁸

Quick Check 3 — Repair

1. The bureau confirms an item you know is wrong. What is the next escalation?
2. How many days does FCRA §611 give a bureau to investigate?
3. Why is "609 letter" the wrong citation for a deletion request?

Answers on page 11 →

FCRA §611 DISPUTE · SAMPLE (FILLABLE)

Your full legal name _____
 Street address, City, State, ZIP _____
 Today's date _____

To: Bureau name + dispute address

Re: Formal dispute under FCRA §611, 15 U.S.C. §1681i

Dear Consumer Disputes,

I dispute the following inaccurate or unverifiable item(s). Identifying info enclosed; copies (not originals) of supporting documents enclosed.

Item #1 · Furnisher:

Creditor name · Acct

#: last 4

Reported as:

e.g., 30 days past due, March 2024

Why inaccurate:

Requested fix:

Under §611 I request a reasonable reinvestigation within 30 days (45 with new docs), the furnisher receive my materials, written results, and removal of any item that cannot be verified. Sincerely,

Signature _____

Printed name _____

Full fillable template: dispute_letter_template.md. After mailing, file at **consumerfinance.gov/complaint** (855-411-2372) on day 30 if not corrected.²⁴

REAL STORY · OUR BOUTIQUE HOTEL REFI · 2024

31 points in 32 days — and a \$93,000 swing.

Eight weeks before the appraisal on a \$1.4M commercial refi, Susanne ran the same playbook in this book. Here are the actual numbers, the actual dates, and the actual dollar effect.

**COACH LEDGER · CASE FILE**

"This is the page I tape to every fridge. Three moves, thirty-two days, ninety-three thousand dollars. Same tools. Same federal law. Same dispute address."

"Eight weeks before the appraisal I disputed an \$84 medical collection from 2019, paid two cards from 38% utilization down to 6%, and watched the score move 31 points in 32 days. The lender's rate sheet bumped us into the next tier — which on a \$1.4M, 25-year commercial refi is roughly \$312 a month off the payment, about \$93,000 over the life of the loan. I'm a nurse. That's a year of my old salary, in stamp-and-paperwork."

SUSANNE WILDY · OUR BOUTIQUE HOTEL REFI · KS · 2024**THE FOUR MOVES, IN ORDER**

Day 1. Pulled all three reports at AnnualCreditReport.com. Set autopay to statement minimum on every card. Mailed \$611 dispute on the medical collection (cleared check from 2020 enclosed) certified to all three bureaus.^{12,23}

Day 3. Paid two cards from 38%/41% utilization down to 6%/8%. Timed payments to land 3 days before each card's statement close.¹⁷

Day 14. Equifax + TransUnion confirmed the medical collection removed. Experian followed on day 28.

Day 32. Pulled all three again. TU score: **743**, up from 712. Submitted to the lender. Locked the new tier.

+31

FICO POINTS · 32 DAYS

Two cards from 38% to 6% utilization; one disputed collection removed.

\$312

PER MONTH SAVED

25-yr commercial refi on \$1.4M; one rate-tier improvement at lock.

\$93k

LIFETIME INTEREST SAVED

Same loan, same lender, same building — different score.

\$0.55

COST TO RUN

Three certified-mail stamps and a Sunday afternoon.

BUREAU-DIRECT REFERENCE

Eight phone numbers worth saving today.

Every URL and phone in this table verified by web search on 2026-04-25. These are the consumer-facing lines. No call-center traps. No upsell.

Source	Free / Help URL	Dispute or Action	Phone	Mail
Experian	experian.com	experian.com/ disputes	888-397-3742 ²⁵	P.O. Box 4500 Allen, TX 75013
Equifax	equifax.com	equifax.com/personal/ credit-report-services	888-378-4329 ²⁶	P.O. Box 740256 Atlanta, GA 30374
TransUnion	transunion.com	transunion.com/ credit-disputes	800-916-8800 ²⁷	P.O. Box 2000 Chester, PA 19016
FICO (the score)	myfico.com	n/a — score-only	800-319-4433 ⁴	n/a
VantageScore	vantagescore.com	n/a — model docs only	n/a	n/a
AnnualCreditReport	annualcreditreport.com	Free weekly report, all 3 bureaus	877-322-8228 ¹²	n/a
CFPB	consumerfinance.gov	consumerfinance.gov/ complaint	855-411-2372 ²⁴	n/a
FTC	consumer.ftc.gov	reportfraud.ftc.gov	877-382-4357 ²⁸	n/a

HOW TO USE THIS PAGE

Call » Mail » Escalate.

Step 1. Pull free reports from annualcreditreport.com (or 877-322-8228). **Step 2.** Call the bureau's consumer line for small fixes (paid collection still showing as open, duplicate inquiry).

Step 3. If the call doesn't resolve it within 7 days, mail a \$611 dispute certified to the bureau address; cc the furnisher. **Step 4.** If the bureau still doesn't fix it after 30 days, file at consumerfinance.gov/complaint or call 855-411-2372 — the CFPB routes the complaint to the bureau and your state regulator within hours.^{12,23,24}



COACH LEDGER

"The bureaus and the CFPB don't charge for this. The companies on the radio do. Same outcome — yours costs \$0.55 in postage."

THE TRAP

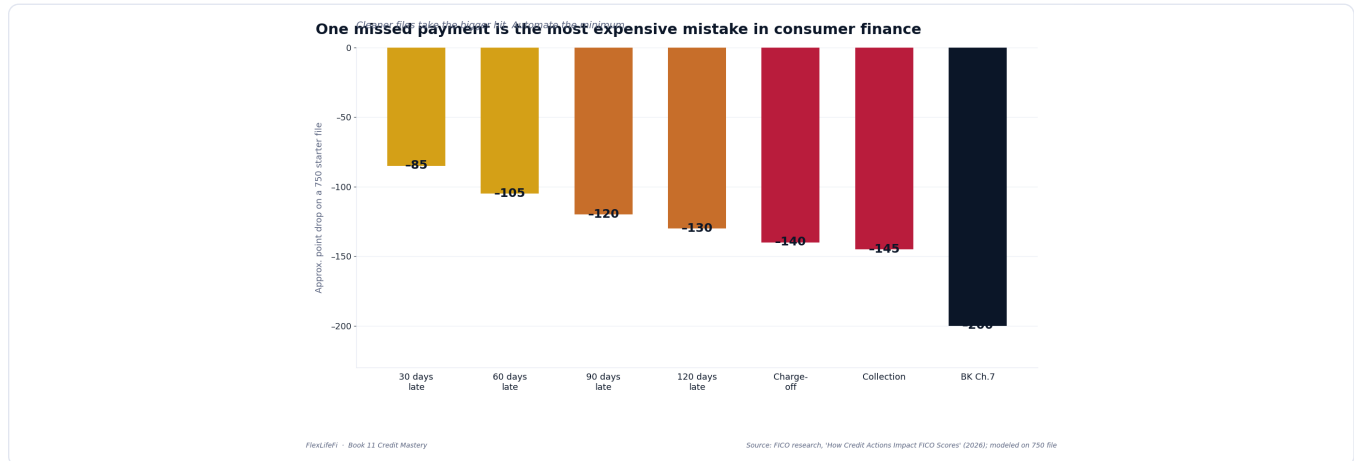
Look-alike "free credit" sites.

If a "free report" page asks for a card number, you're on the wrong site. The federally authorized site has no upsell.¹²

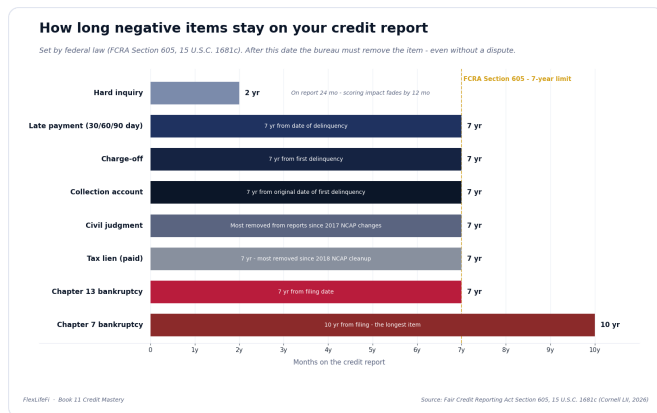
WHAT HITS HARDEST

The five most expensive single mistakes.

If you only memorize one page in this book, make it this one. The cost of one missed payment on a clean file is greater than the cost of any mistake the rest of the library covers — and federal law fixes the date the damage finally falls off.



FICO research: the cleaner the starting file, the bigger the hit. A 750-tier file loses more points to one 30-day late than a 650-tier file does.^{14,15}



FCRA §605 sets the calendar. After this date the bureau must remove the item, even without a dispute.¹⁶

READ THE CHART

What clears, when

Hard inquiry. Stays on report 24 months; scoring effect fades by month 12.²⁰

Late payments, charge-offs, collections. 7 years from first delinquency — not from the date you finally paid.¹⁶

Civil judgments and most tax liens. Removed from most reports since the 2017–2018 NCAP cleanup.

Chapter 13 BK. 7 years from filing. **Chapter 7.** 10 years — the longest item the FCRA allows.¹⁶

Page 8 answers: 1) Send same packet to the furnisher; if still no fix, file at consumerfinance.gov/complaint (855-411-2372). 2) 30 days (45 with new evidence). 3) §609 is the right to see the file; §611 is the right to dispute items.^{23,24,29}

ACTION PLAN · 30 DAYS

Seven dated steps. One month. Real points.

Tear this page out. Tape it to the fridge. Check the boxes as you go. The first reporting cycle after a clean utilization sweep is where the average reader sees a 10–25 point lift.

- DAY 1** **Pull all three reports + set autopay.**
 annualcreditreport.com (or 877-322-8228). Set autopay for the statement minimum on every card the same day.¹²
- DAY 3** **Highlight every error and mail \$611 disputes.**
 Wrong balance, wrong status, account you don't recognize, paid debt still showing as open. Certified mail, return-receipt, one envelope per bureau.^{23,25,26,27}
- DAY 7** **Pay every revolving balance under 10%.**
 Each card AND total. Time the payment to land two days before each card's statement close date (not the due date).¹⁷
- DAY 10** **Soft-pull credit-line increase asks.**
 Capital One and Discover apps, Chase by phone. Higher limit at the same balance = lower utilization.^{33,41}
- DAY 14** **Build move (if file is thin).**
 Open one secured card OR start a credit-builder loan OR ask to be added as authorized user on a long-history account.^{35,42,43}
- DAY 21** **Free freeze at all three bureaus.**
 If you're not actively shopping for credit. CFPB-recommended. Lifts are instant when you actually need credit.³⁴
- DAY 30** **Pull again. Confirm. Note new score.**
 If errors aren't gone, escalate at consumerfinance.gov/complaint (855-411-2372). Set a calendar reminder for day 60 and day 90.²⁴



COACH LEDGER SAYS

"You'll see the lift on day 31."

The first reporting cycle after a clean utilization sweep is the lift. Then the curve compounds — same playbook, every month.

\$0

COST TO RUN

Every tool here is free. Postage is the only line item.

GLOSSARY

Twenty terms in plain English.

Every word you'll meet on a real credit report or a real dispute. If you can read this list cover-to-cover and explain each term to a friend, you have the vocabulary 95% of consumers do not.

Utilization

The percent of revolving credit you're using on the day a statement closes. Sub-10% is the goal, not 30%.⁵

FCRA

Fair Credit Reporting Act (1970). Governs your reports and the bureaus. §605, §609, §611 are the sections you'll cite.²³

FDCA

Fair Debt Collection Practices Act. Governs collectors. Right to written validation within 30 days of first contact.

Hard Pull

Application-triggered inquiry. Costs ~5 points; fades in 12 months; off the report in 24.²⁰

Soft Pull

Self-checks, pre-approvals, employer checks. No score impact.³³

AZEO

"All Zero Except One." A utilization-optimization play that leaves a small balance on a single card.

Statement Close

The day each month your card cuts a statement and reports to the bureau. Pay below 10% of limit before this date — not the due date.¹⁷

Tradeline

Any one credit account on your report — a card, a loan, a mortgage. Each tradeline reports independently.

FAKO Score

Slang for any non-FICO score (e.g., VantageScore on Credit Karma). Useful for trend, not for the number a lender pulls.³⁶

Manual Underwriting

An underwriter reviews the application by hand instead of an algorithm. Common for thin files, 1099 income, or non-traditional credit.

Charge-off

A debt the lender wrote off as a loss. Stays 7 years from the first delinquency.¹⁶

Collection

A debt sold or assigned to a collection agency. Same 7-year clock.¹⁶

Judgment

A court ruling on an unpaid debt. Most civil judgments came off reports after the 2017 NCAP cleanup.

Lien

A legal claim on property for an unpaid debt (most often tax). Most paid tax liens removed since 2018.

Statute of Limitations

State law — usually 3–6 years — after which a creditor cannot legally sue to collect. Different from the FCRA reporting clock.

Authorized User

Someone added to another person's card. The full account history can appear on the AU's report.³⁵

Secured Card

A card backed by a refundable deposit that becomes the limit. Reports like any other card.⁴²

Credit-Builder Loan

A small installment loan held in a savings account; the lender reports on-time payments while you "save into" the principal.⁴³

Goodwill Letter

A polite written request to a lender to remove a single isolated late payment as a one-time courtesy. Anecdotal.¹⁴

Pay-for-Delete

A negotiated agreement — always in writing — where a collector removes the tradeline in exchange for payment.

FAQ

Twelve questions Coach Ledger gets weekly.

If your question isn't here, the citations on page 16 will lead you to the source. Most credit confusion comes from outdated rules, mislabeled "credit repair" templates, and confident answers from people who haven't read the Act.

1. Does checking my own score hurt it?

No — that's a soft pull. Card-app score, Credit Karma, Experian free, AnnualCreditReport — all soft, all neutral.³³

2. Should I close my paid-off card?

No, in most cases. Closing drops average age and shrinks total credit. Product-change to a no-fee version if the fee is the issue.^{18,19}

3. Can I remove a hard inquiry?

Only if it's not yours. Authorized inquiries stay 24 months. An unauthorized one is a \$611 dispute.²³

4. What's a 609 letter actually do?

FCRA §609 is the right to see your file — not erase it. Use §611 for fixes. Online "609 dispute" templates use the wrong citation.²⁹

5. Will paying a collection erase it?

No, but FICO 9, FICO 10, and VantageScore 3.0/4.0 ignore paid collections entirely. Get any pay-for-delete in writing first.^{7,9}

6. Why are my three scores different?

Each bureau gets a different lender slice on different days, scored under different model versions. A 20–40 point spread is normal.³⁶

7. Authorized user — does it really work?

Yes for FICO 8 and most VantageScore models. A thin file can lift 20–40 points on the next reporting cycle if the host card is clean.³⁵

8. Does my landlord report my rent?

Not automatically. Experian Boost is free; Rental Karma reports rent for \$8.95/mo. FICO 9, FICO 10, and VantageScore 4.0 read rent data when present.^{7,9}

9. Should I freeze my credit?

Yes if you're not actively shopping. Freezes are free at all three bureaus, do not affect your score, and stop new-account fraud cold. CFPB-recommended.³⁴

10. What's a "credit privacy number" (CPN)?

A scam. CPNs are usually stolen SSNs. Using one on a credit application is federal fraud. There is no legal substitute for your SSN.²⁸

11. Does paying off my mortgage early hurt my score?

Slightly and briefly. It removes one open installment account. The interest savings dwarf the score effect every time.¹⁵

12. Can the bureaus see my bank balance or my W-2?

No. Credit reports show accounts, balances, payment history, public records, inquiries. Income and assets are separate — the lender asks you.³⁷

CROSS-REFERENCES

Where to go next in the FlexLifeFi library.

Credit is one lever. The other 10 books in this library turn that lever into outcomes — a cheaper mortgage, a paid-off card, a self-employed application that actually gets approved.

READ THIS IF YOU'RE SHOPPING A RATE

Book 06 — Mortgages & Loans

A 40-point score swing on a \$400k 30-year mortgage can shift the rate by 0.50%–0.75% — about \$40k–\$60k in lifetime interest.¹

Why next: this book gets you to 740. Book 06 turns the 740 into the actual rate-lock, walks you through the loan-estimate, and shows you which lender fees are negotiable.

READ FIRST IF YOU'RE CARRYING BALANCES

Book 04 — The Debt Snowball

The Snowball method drives the balance down; this book turns the balance drop into score points.

Why next: if your utilization is over 30% across multiple cards, Book 04 sequences the payoff. Then come back here and watch the score react on the next reporting cycle.

READ THIS IF YOU'RE 1099 / SELF-EMPLOYED

Book 09 — The 1099 Wealth Guide

The application story is different — Schedule C net income, two-year averaging, the right line on the card application.^{44,45}

Why next: Jonathan's cameo here covers the highlights. Book 09 has the full underwriting playbook, including LLC vs S-corp considerations and how to layer business credit on top of the personal file.



JONATHAN · 1099 CAMEO

"Choose your IRS form like you choose your job. The score is the same; the underwriting model is not."



COACH LEDGER · LEAD

"The bureaus, the CFPB, the FTC, and the FCRA are all on your side. The companies on the radio are not."

CITATIONS

Where every number came from.

Forty-five sources, all verified 2026-04-25. Tier-1 (federal/regulatory/standards) lead; Tier-2 (industry leaders) follow. Pull any URL to see the original.

1. CFPB, Explore interest rates, consumerfinance.gov/owning-a-home/explore-rates/ (2026).
2. CFPB, What is a credit score?, consumerfinance.gov/ask-cfpb/what-is-a-credit-score-en-315/ (2026).
3. FHFA, FHFA Approves VantageScore 4.0, fhfa.gov/news (Jul 2025).
4. FICO, How are FICO Scores Calculated?, myfico.com/credit-education/whats-in-your-credit-score (2026).
5. Experian, What's a Good Credit Utilization Ratio?, experian.com/blogs/ask-experian/what-is-a-good-credit-utilization-ratio/ (2026).
6. FICO, FICO Score ranges, myfico.com/credit-education/fico-scores (2026).
7. FICO, FICO Score 9 fact sheet, fico.com/en/products/fico-score-9 (2026).
8. FICO, FICO Score 10 Suite, fico.com/en/products/fico-score-10-suite (2026).
9. VantageScore, VantageScore 4.0 Model, vantagescore.com/lenders/vantagescore-models/ (2026).
10. FHFA, Validation of VantageScore 4.0 / Classic FICO press release (2022; mortgage adoption Jul 2025).
11. CFPB, List of consumer reporting companies, consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/ (2026).
12. AnnualCreditReport.com, Contact us, annualcreditreport.com/contactUs.action — 877-322-8228 (verified 2026-04-25).
13. CFPB, How do I get a free copy of my credit reports?, consumerfinance.gov/ask-cfpb/how-do-i-get-a-free-copy-of-my-credit-reports-en-5/ (2026).
14. Experian, Can One 30-Day Late Payment Hurt Your Credit?, experian.com/blogs/ask-experian/can-one-30-day-late-payment-hurt-your-credit-score/ (2026).
15. FICO, How Credit Actions Impact FICO Scores, myfico.com/credit-education/faq/affects-of-credit-actions (2026).
16. FCRA §605, 15 U.S.C. §1681c, Cornell LII, law.cornell.edu/uscode/text/15/1681c (2026).
17. Experian, Best Time to Pay My Credit Card Bill, experian.com/blogs/ask-experian/best-time-to-pay-credit-card-bill/ (2026).
18. Equifax, How Does Closing a Credit Card Affect Your Credit Scores?, equifax.com/personal/education/credit-score/articles/-/learn/closing-credit-card-affect-credit-score/ (2026).
19. CFPB, Should I close a credit card?, consumerfinance.gov/ask-cfpb/ (2026).
20. myFICO, Credit checks and inquiries, myfico.com/credit-education/credit-reports/credit-checks-and-inquiries (2026).
21. myFICO, Rate-shopping inquiries (14- to 45-day window), myfico.com/credit-education/faq/inquiries (2026).
22. myFICO, Will opening a new account hurt my score?, myfico.com/credit-education/faq/credit-cards (2026).
23. FCRA §611, 15 U.S.C. §1681i, Cornell LII, law.cornell.edu/uscode/text/15/1681i (2026).
24. CFPB, Submit a complaint, consumerfinance.gov/complaint/ — 855-411-2372 (verified 2026-04-25).
25. Experian, How to Contact the Credit Bureaus, experian.com/blogs/ask-experian/how-to-contact-the-credit-bureaus/ — P.O. Box 4500, Allen, TX 75013; 888-397-3742 (verified 2026-04-25).
26. Equifax, Contact Us, equifax.com/personal/contact-us/ — P.O. Box 740256, Atlanta, GA 30374; 888-378-4329 (verified 2026-04-25).
27. TransUnion, Dispute Your Credit Report by Mail or Phone, transunion.com/credit-disputes/dispute-your-credit/mail-or-phone — P.O. Box 2000, Chester, PA 19016; 800-916-8800 (verified 2026-04-25).
28. FTC, How to Fix Your Credit, consumer.ftc.gov/articles/how-fix-your-credit — 877-382-4357 (verified 2026-04-25).
29. FCRA §609, 15 U.S.C. §1681g, Cornell LII, law.cornell.edu/uscode/text/15/1681g (2026).
30. Visa, Pay With Visa, usa.visa.com/pay-with-visa.html (2026); Mastercard personal, mastercard.us/en-us/personal.html; American Express Membership Rewards.
31. Federal Reserve, Consumer Credit G.19, federalreserve.gov/releases/g19/current/ — Q1 2026 average APR 21.52%.
32. CFPB, Deferred-interest promotions, consumerfinance.gov/ask-cfpb/ (2026).
33. Experian, Soft vs. Hard Inquiry, experian.com/blogs/ask-experian/the-difference-between-hard-and-soft-credit-inquiries/ (2026).
34. CFPB, Place or lift a security freeze, consumerfinance.gov/ask-cfpb/ (2026).
35. Experian, Authorized User — How it affects your credit, experian.com/blogs/ask-experian/authorized-user-credit/ (2026).
36. TransUnion, Why are my three credit scores different?, transunion.com/credit-help (2026).
37. CFPB, What's in my credit report?, consumerfinance.gov/ask-cfpb/what-is-a-credit-report-en-309/ (2026).
38. Visa, Contact Us, usa.visa.com/contact-us.html — 800-847-2911 (verified 2026-04-25).
39. Mastercard, Get Support, mastercard.com/us/en/personal/get-support.html — 800-627-8372 (verified 2026-04-25).
40. American Express, Contact Us, americanexpress.com/us/customer-service/ — 800-528-4800 (verified 2026-04-25).
41. Discover, Contact Us, discover.com/credit-cards/contact-us/ — 800-347-2683 (verified 2026-04-25).
42. CFPB, Secured credit card basics, consumerfinance.gov/ask-cfpb/what-is-a-secured-credit-card-en-44/ (2026).
43. CFPB, Credit-builder loans, consumerfinance.gov/ask-cfpb/what-is-a-credit-builder-loan-en-1791/ (2026).
44. CFPB, Reporting income on a credit-card application, consumerfinance.gov/ask-cfpb/can-i-list-income-from-a-spouse-or-partner-on-a-credit-card-application-en-2031/ (2026).
45. CFPB, Self-employed mortgage borrowers, consumerfinance.gov/owning-a-home/loan-options/conventional-loans/ (2026).
46. Self Inc., Credit-Builder Account, self.inc/credit-builder-account (verified 2026-04-25).
47. Discover, It Secured product page, discover.com/credit-cards/secured/ (verified 2026-04-25).
48. FD CPA §1692g, 15 U.S.C. §1692g, Cornell LII, law.cornell.edu/uscode/text/15/1692g (2026).

Build it. Enhance it. Repair it.

Three phases. One file. The same federal law and the same bureau channels — the ones the for-profit "credit repair" companies charge \$99/month for, used directly, for the price of postage.

Pull all three reports. Pay before the close. Keep utilization under 10%. Mail the §611 dispute. Repeat until 740. Then hand the book to someone who needs it next.

"We didn't wait for retirement to start living."

Educational content only — not financial, investment, tax, or legal advice. Consult qualified professionals before making financial decisions. Individual results will vary. URLs and phone numbers verified 2026-04-25 and may change after publication.