

700+ CREDIT GUIDE

A BEGINNER-FRIENDLY GUIDE TO
UNDERSTANDING YOUR CREDIT, FIXING
COMMON MISTAKES, AND BUILDING A
STRONGER FINANCIAL PROFILE.

SCORELY FINANCIAL



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MEET THE FOUNDER OF SCORELY FINANCIAL

CREDIT STRATEGY & FINANCIAL EDUCATION



REGINALD PHILIPS
FOUNDER – SCORELY FINANCIAL

SCORELY FINANCIAL WAS CREATED TO HELP INDIVIDUALS BETTER UNDERSTAND THEIR CREDIT AND TAKE CONTROL OF THEIR FINANCIAL FUTURE.

MANY PEOPLE STRUGGLE WITH CREDIT NOT BECAUSE THEY LACK DISCIPLINE, BUT BECAUSE THEY WERE NEVER TAUGHT HOW THE SYSTEM ACTUALLY WORKS.

SCORELY FINANCIAL FOCUSES ON HELPING CLIENTS IDENTIFY WHAT IS AFFECTING THEIR CREDIT PROFILE AND DEVELOP A CLEAR STRATEGY TO IMPROVE IT THROUGH EDUCATION, ANALYSIS, AND STRUCTURED PLANNING.

THE GOAL IS TO HELP INDIVIDUALS MOVE TOWARD STRONGER FINANCIAL OPPORTUNITIES AND LONG-TERM FINANCIAL STABILITY.

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WHY CREDIT MATTERS

Your **credit score** influences many financial decisions in your life. Lenders use it to evaluate how likely you are to repay borrowed money.

A **stronger credit profile** can open doors to **better interest rates**, **financing opportunities**, housing options, and more financial flexibility.

Understanding how credit works is the first step toward improving it.



WHAT MAKES UP YOUR CREDIT SCORE

CREDIT SCORES ARE TYPICALLY INFLUENCED BY SEVERAL CORE FACTORS:

PAYMENT HISTORY - 35%

CONSISTENTLY MAKING PAYMENTS ON TIME IS THE MOST IMPORTANT FACTOR IN YOUR CREDIT SCORE.

CREDIT UTILIZATION - 30%

KEEPING CREDIT CARD BALANCES LOW COMPARED TO LIMITS HELPS MAINTAIN A STRONGER PROFILE.

LENGTH OF CREDIT HISTORY - 15%

OLDER ACCOUNTS MAY STRENGTHEN YOUR CREDIT PROFILE.

CREDIT MIX - 10%

A MIX OF ACCOUNT TYPES MAY HELP SHOW RESPONSIBLE CREDIT MANAGEMENT.

NEW CREDIT - 10%

APPLYING FOR TOO MANY ACCOUNTS IN A SHORT PERIOD MAY LOWER YOUR SCORE TEMPORARILY.

COMMON CREDIT MISTAKES THAT HURT YOUR SCORE

- MISSING OR LATE PAYMENTS
- MAXING OUT CREDIT CARDS
- APPLYING FOR TOO MANY ACCOUNTS AT ONCE
- IGNORING INACCURATE OR OUTDATED INFORMATION
- CLOSING OLDER ACCOUNTS WITHOUT A STRATEGY

“SOMETIMES IMPROVING YOUR CREDIT ISN’T ABOUT DOING MORE — IT’S ABOUT ELIMINATING HABITS THAT DAMAGE YOUR SCORE.”

HOW TO START IMPROVING YOUR CREDIT

- **PAY ALL ACCOUNTS ON TIME**

PAYMENT HISTORY IS THE MOST IMPORTANT FACTOR AFFECTING YOUR CREDIT SCORE.

- **LOWER YOUR CREDIT UTILIZATION**

TRY TO KEEP BALANCES BELOW 30% OF YOUR LIMIT, IDEALLY UNDER 10%.

- **REVIEW YOUR CREDIT REPORTS REGULARLY**

CHECK FOR INACCURATE, OUTDATED, OR UNVERIFIABLE INFORMATION.

- **AVOID UNNECESSARY HARD INQUIRIES**

TOO MANY CREDIT APPLICATIONS IN A SHORT TIME CAN TEMPORARILY LOWER YOUR SCORE.

- **BUILD POSITIVE CREDIT HISTORY OVER TIME**

RESPONSIBLE USE OF CREDIT STRENGTHENS YOUR OVERALL PROFILE.

"IMPROVING YOUR CREDIT STARTS WITH THE RIGHT STRATEGY AND CONSISTENT ACTION."

HOW TO START IMPROVING YOUR CREDIT TODAY

- **PAY ALL ACCOUNTS ON TIME**

Payment history is the most important factor affecting your credit score.

- **LOWER YOUR CREDIT UTILIZATION**

Try to keep balances below 30% of your credit limit, ideally under 10%.

- **REVIEW YOUR CREDIT REPORTS REGULARLY**

Look for inaccurate, outdated, or unverifiable information that may be hurting your score.

- **LIMIT NEW CREDIT APPLICATIONS**

Applying for too many accounts in a short period can temporarily lower your score.

- **BUILD POSITIVE CREDIT HISTORY OVER TIME**

Responsible credit use and consistent payments strengthen your credit profile.

“Improving your credit starts with the right strategy and consistent habits.”

GET A PERSONALIZED CREDIT STRATEGY

CREDIT STRATEGY & ANALYSIS SESSION

\$150 One-Time Payment

DESIGNED TO IDENTIFY WHAT'S AFFECTING YOUR CREDIT AND CREATE A CLEAR STRATEGY FOR IMPROVEMENT.

What You'll Receive:



FULL CREDIT REPORT BREAKDOWN

We review your credit reports to identify what is affecting your score.



IDENTIFICATION OF INACCURATE OR OUTDATED ITEMS

We help identify negative items that may be inaccurate, outdated, or unverifiable.



CREDIT UTILIZATION OPTIMIZATION PLAN

Learn how to structure balances and limits to improve your score.



60-90 DAY CREDIT IMPROVEMENT ROADMAP

Receive a clear action plan to begin strengthening your credit profile..



APPROVAL READINESS EVALUATION

Understand when you may be positioned for approvals on future credit.

**SCHEDULE YOUR CREDIT STRATEGY SESSION
TODAY AND BEGIN BUILDING A STRONGER
FINANCIAL FUTURE.**

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