RICH BY KNOWLEDGE

THE REAL FLEX IS UNDERSTANDING

THE FREE FIELD GUIDE

# The Credit *Foundation* Blueprint

A clearer report. Better questions. A more intentional next move.

A 7-DAY STARTER WORKBOOK

Learn how to read the signals in your credit report, understand key score factors, and build your first simple action plan.

FREE EDUCATIONAL EDITION

2026 / VERSION 1.0

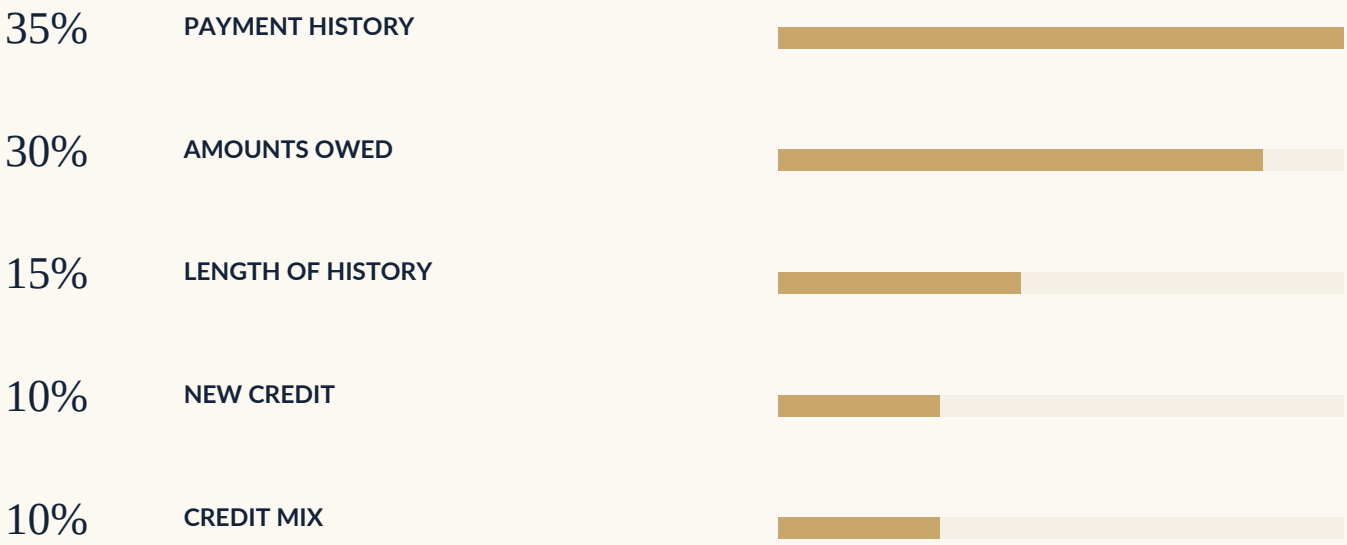
START HERE

# Your score is a result.

## *Your report tells the story.*

A credit score is a snapshot, not your full financial identity. Before chasing a number, learn what is being reported, which patterns are influencing it, and what you can control.

### THE FIVE FICO SCORE FACTOR CATEGORIES




**Read this correctly:** These are general FICO category weights, not a formula for your exact score. Other scoring models and different FICO versions may weigh information differently.

Source: FICO, “What’s in your credit score?” (updated Oct. 2026).

01 / SEE THE FULL PICTURE

# Start with the report. *Not the rumor.*

Use **AnnualCreditReport.com** to request your free reports from Equifax, Experian, and TransUnion. Online reports are available weekly. Checking your own report does not reduce your score.

YOUR FIRST ASSIGNMENT

Get all three reports. Read each one independently; they may not contain identical information.

## FOUR THINGS TO LOOK FOR

01 **IDENTITY**
Do names, addresses, and accounts belong to you?

02 **ACCOUNT STATUS**
Are payments, balances, credit limits, and open/closed status accurate?

03 **DUPLICATES / DATES**
Is the same debt appearing incorrectly, or are delinquency dates inaccurate?

04 **NEW ACTIVITY**
Do you recognize recent accounts and inquiries?

**Your right:** You may dispute inaccurate or incomplete report information for free with the reporting company and the data furnisher. Accurate negative information generally cannot be removed just because it hurts your score.

02 / KNOW WHAT IS REPORTED

# A small number.
# *A major signal.*

Credit utilization compares revolving balances with credit limits. It is one important part of “amounts owed.” There is no single magic percentage that guarantees a particular score.

A SIMPLE, FICTIONAL EXAMPLE

| $600 | ÷ | $2,000 |
|---|---|---|
| REPORTED BALANCE | | CREDIT LIMIT |

*30% utilization*

If the reported balance were $200 instead, utilization would be 10%. This is an illustration, not a promise of a score change.

THE OFTEN-MISSED DETAIL

The amount on your credit report may be the balance sent by the lender near your statement date—not the amount you see in your app today. Review what actually reports, and pay on time according to your statement and due date.

**YOUR MOVE** Write down each card’s limit, the latest reported balance, and its payment due date. Keep the information private and secure.

Source: FICO, “How Owing Money Can Impact Your Credit Score.”

03 / STOP THE AVOIDABLE MISTAKES

# Protect what *you are building.*

A better credit routine is often less about hacks and more about reducing avoidable risk. These habits are useful whether you are rebuilding or maintaining your profile.

### PAYMENTS

Protect every due date. Consider reminders or autopay for at least the minimum if your cash flow supports it.

### APPLICATIONS

Apply intentionally. Multiple new accounts are not a substitute for a plan.

### OLD ACCOUNTS

Think before closing an older card; available credit and account history can matter.

### IDENTITY

Consider free security freezes with all three bureaus. You can lift them when you need a credit check.

**Remember:** a freeze does not affect your credit score. You can still check your own reports. A freeze is not a substitute for monitoring existing accounts.

04 / THE 10-MINUTE CLARITY AUDIT

# Know your starting point.

Check each item you can confidently answer today. No judgment. No score obsession. Just a clearer picture of what deserves your attention.

- [ ] I have reviewed my reports from all three major credit bureaus.
- [ ] I recognize the accounts listed under my name.
- [ ] I know which accounts have the highest reported balances.
- [ ] I know my next payment due dates and have a reminder system.
- [ ] I can identify any possible reporting errors to investigate.
- [ ] I know my main credit goal for the next 90 days.

## MY ONE PRIORITY

Which one issue, if addressed first, could make your financial life more organized?

**Privacy first:** Do not write Social Security numbers, complete account numbers, passwords, or other sensitive identifiers in a worksheet you plan to share.

05 / YOUR FOUNDATION WEEK

# Seven days.
# *Seven intentional moves.*

This is a seven-day organization plan, not a promise of a faster credit score or deletion of accurate information.

| | | |
|---|---|---|
| 01 | **GET THE RECORD** | Request all three credit reports from the official source. |
| 02 | **CHECK OWNERSHIP** | Flag any account or identity information you do not recognize. |
| 03 | **READ THE STATUS** | Review reported balances, limits, and payment statuses. |
| 04 | **MAP DUE DATES** | Make a simple calendar and choose reminders you can maintain. |
| 05 | **VERIFY ERRORS** | Gather evidence for real inaccuracies; use the free official dispute process if needed. |
| 06 | **PROTECT ACCESS** | Review account security and consider free credit freezes. |
| 07 | **SET ONE GOAL** | Choose a realistic 30- to 90-day credit habit to monitor. |

**Not every item needs a dispute.** A strong foundation starts by separating confirmed errors from accurate information and focusing on sustainable decisions.

YOU HAVE THE FOUNDATION

# Now build the *next level with intention.*

You do not need to know everything on day one. You need a reliable starting point, the confidence to ask better questions, and the discipline to keep learning.

### LEARN WITH 7 FIGURE EMPIRE

For ongoing financial education, community, and a wider perspective on personal and business foundations, explore 7 Figure Empire to continue learning and connecting with others.

7 FIGURE EMPIRE / SKOOL COMMUNITY

### EXPLORE PROFESSIONAL SUPPORT

The Jacobs Collective offers a path to explore personalized credit services and financial-readiness guidance. You can dispute credit-report errors yourself for free; professional support is optional.

THEJACOBSCOLLECTIVE.COM

## YOUR RIGHT TO FACTS

Free weekly reports: AnnualCreditReport.com | Credit reporting disputes: consumerfinance.gov | Identity protection: consumer.ftc.gov

**Primary references:** CFPB - “How do I get a free copy of my credit reports?”, “How do I dispute an error on my credit report?” and “Is it possible to remove accurate but negative information?”; FICO - “What’s in your credit score?” and “How Owing Money Can Impact Your Credit Score”; FTC - “Credit Freezes and Fraud Alerts.”

Educational material only; not individualized financial or legal advice. Results vary. No credit-score increase, deletion, credit approval, funding approval, or specific timeline is promised. Official consumer rights, including disputing inaccurate credit-report information, do not require purchasing services.