MONEYCODEZ PRESENTS

YOUR SCORE IS ONLY THE BEGINNING

The MoneyCodez Credit & Funding Playbook

Understand what your numbers are telling you, connect them to your banking and business, and build a practical 90-day plan before you apply.

Turn your credit, banking and business facts into a plan you can use.

A FREE GUIDE | MONEYCODEZ.COM

START HERE

A Personal Note From Joel

A lot of us grew up hearing some version of the same advice: work hard, pay your bills and stay out of debt. That's not bad advice. It just leaves out a whole part of the picture. Nobody sat us down and explained how a credit report, a banking relationship, a business record and a funding decision can affect one another. If you weren't taught that, it doesn't mean you're behind or incapable. It means you're learning something now that should have been explained a long time ago.

Why does it matter now? Because these decisions show up when you're preparing to start a business, trying to make a better move inside one you've already built, protecting your family's money or putting your name on the line for the next big purchase. I've spent a lot of time studying how these pieces connect and building MoneyCodez to make the information useful in real life. That's why I'm giving you this Playbook. I want more of us to understand this before we start the business, make the next big purchase or try to grow what we've already built.

Joel
MoneyCodez

HOW TO USE THIS GUIDE

Start with the real decision. Write what you are preparing for: replace equipment, steady cash flow, prepare for a home, understand a decline or fund a specific business move. More credit is not a plan until the money has a job.

Use it in 30 minutes. Verify one fact, name one weak link and choose one affordable action. You do not need to finish everything today. You need a next move that makes sense.

YOUR MOVE

The financial or business decision I am preparing for ______________________________
The one fact I will verify today ______________________________
My review date ______________________________

KEEP IT PRACTICAL Use account nicknames, not full account numbers. Keep completed worksheets and credit reports private.

THE READINESS PICTURE

Your Score Is One Piece of the Decision

A score can open the conversation. Your payment capacity, banking history, business records, purpose and timing help determine what the conversation is actually about.

Input	Useful question
Personal credit	What do all three files actually report, and which score model am I viewing?
Payment capacity	What payment can current cash flow support without depending on hoped-for revenue?
Banking	What real relationship, deposit history and account conduct can I document?
Business proof	Are ownership, revenue, expenses and records current and internally consistent?
Purpose and product	What will the money do, and does the product fit that use and timing?
Sequence	What must be verified or repaired before the next application makes sense?

What the score cannot explain. A number does not tell a lender what you need the money for, whether the payment fits, what your bank can document or whether the business records support the request.

Keep the labels honest. Mark each fact verified, unknown or needing follow-up. An unknown answer is a research task, not a reason to guess.

TOOL 01 · CREDIT BASELINE

Know What Shapes a FICO Score

A FICO score summarizes information in a credit report. These five categories describe the general model—not a personal recipe, and not a promise that one action will move every file the same way. [1]

35%	Payment history	Whether accounts are paid as agreed, including the presence, recency and severity of missed payments.
30%	Amounts owed	Debt across the file, including revolving utilization. Utilization matters, but it is not the name of this whole category.
15%	Length of history	How long accounts have been open, including the age of the oldest and newest accounts and the average age.
10%	New credit	Recent applications and newly opened accounts. Shopping and scoring treatment can depend on the product and model.
10%	Credit mix	The kinds of accounts in the file. You do not need to open one of everything just to create a mix.

Why the percentages are not a checklist. FICO says the importance of each category varies by person. A strong payment record does not cancel a serious error, and a lower balance does not guarantee a particular score change.

Use the categories to ask better questions. First protect on-time payments. Then inspect what is actually reported, what you owe, how old the file is, what is new and whether another account has a real job beyond chasing points.

KEEP IT PRACTICAL The score is a signal from a particular report and model on a particular date. Label all three before comparing numbers.

TOOL 02 · CREDIT BASELINE

Three Reports and One Honest Starting Point

Review all three nationwide credit files because the information can differ. AnnualCreditReport.com is the federally authorized source for free reports. A report may not include a score. [2]

File	Report date	Score + model, if shown	Largest issue or difference
Experian			
Equifax			
TransUnion			

Do not average three scores. Write the bureau, model, provider and date beside every score. If a label is missing, mark it unknown. Three differently labeled numbers do not become more accurate when averaged.

Scan the record before chasing the number. Check account ownership, payment status, balances and limits, opening dates, negative items and inquiries you do not recognize. Note the exact account and bureau for anything that needs investigation.

Owned versus authorized-user credit. When an authorized-user line makes utilization look unusually strong, also calculate the revolving credit you own and control. That is the part you can directly manage.

YOUR MOVE

The biggest difference I noticed across the files

____

The first item I need to verify

____

TOOL 03 · FIND THE WEAK LINK

Fix the Problem You Can Actually See

The same tactic does not belong in every file. Start with the constraint, not the shortcut.

If this is the problem	Your first useful move
A payment is at risk	Protect essentials and required payments; contact the issuer early if you may need options.
One card is crowded	Calculate that card and the total; choose an affordable reduction plan.
A fact looks wrong	Identify the exact bureau, account, field and evidence before using an official correction process.
The file is thin or young	Build responsible primary-account history; more applications are not automatically the answer.
The goal is unclear	Define the purchase, project, amount, timing and repayment source before researching products.
The business story is inconsistent	Reconcile ownership, activity and financial records before adding applications.

Three starting points. A recovery-stage reader may need payment stability and accurate reporting first. An early-stage founder may need a defined goal, clean records and a real banking base. A mature operator may have strong revenue and credit yet still need better documentation, product-purpose fit or application sequence.

Choose two moves, not ten. One urgent protection move and one progress move is enough for this planning cycle. Everything else goes on a later list.

YOUR MOVE

Weak link #1 / evidence / next action

____

Weak link #2 / evidence / next action

____

TOOLKIT · REPORTS & COLLECTIONS

Choose the Right Lane Before You Write

A credit-report dispute, a collector-information request and a payment negotiation solve different problems. Start with the fact you need—not the letter you found online.

No credit-report errors or collection issues to address? Continue at "Build Positive History With a Purpose."

1. **Correct a reporting error.** Use the bureau-and-furnisher dispute path when information on a credit report is inaccurate or incomplete. Identify the exact account, field and evidence.

2. **Ask a collector for information.** Use the collector-verification path when you do not recognize the debt, dispute the amount or need information from a collector. The validation notice and its deadline matter.

3. **Negotiate a valid obligation.** Use the negotiation path only after you understand who is collecting, what is owed, the age of the debt and what you can actually afford.

4. **Keep one evidence file.** Keep copies of letters, attachments, delivery records and responses. Send copies—not originals—and redact unrelated account details.

Old debt deserves a pause. The legal time limit to sue and the credit-reporting period are different. In some states, acknowledging a debt or making a partial payment can restart a legal time limit. Check state-specific implications before you acknowledge or pay an old debt. [5]

Truth is the non-negotiable part. Describe only what you know, dispute only what you genuinely believe is wrong, and never add a claim or document because a template says it sounds stronger.

TOOLKIT · LETTER 01

Correct an Error on a Credit Report

Use this when a nationwide credit bureau reports information you believe is inaccurate or incomplete. Adapt the same facts for the company that furnished the information. [3]

1. **Mark the exact item.** Include a copy of the relevant report page and circle or highlight only the disputed information.
2. **Explain the correction.** State what is wrong, why, and the accurate result you are requesting.
3. **Attach copies.** Include supporting statements, identity-theft records or other relevant proof. Keep originals.
4. **Keep delivery evidence.** Online confirmation or tracked mail helps you retain a dated record. Follow the bureau's current instructions.

FILL-IN TEMPLATE — CREDIT BUREAU DISPUTE

[Your full name] | [Current address] | [Date]

Re: Credit report confirmation number [number, if available]

I am writing to dispute the following information in my credit report: [company/account reference and exact field].

The information is inaccurate or incomplete because: [plain, truthful explanation]. I am requesting that you [correct/remove] the information to show: [accurate result].

I have enclosed copies of [report page with item marked] and [documents supporting the correction]. Please investigate and send me the results and an updated report if the information changes.

Sincerely, [Name] | Enclosures: [list copies]

KEEP IT PRACTICAL A dispute requests an investigation and accurate reporting. It is not a promise of deletion or a score change.

TOOLKIT · LETTER 02

Request Information From a Debt Collector

Use this when a collector contacts you and you do not recognize the debt, dispute all or part of it, or need information before deciding what to do. Read the validation notice and its validation-period end date. [4]

FILL-IN TEMPLATE — COLLECTOR INFORMATION / DISPUTE

[Your full name] | [Mailing address] | [Date]

Re: Collector reference [reference] | Validation notice dated [date]

I am responding to your notice regarding [creditor/account reference]. I [do not recognize this debt / dispute the amount / believe it was paid / dispute the following part: ____].

Please provide information that identifies the debt and shows the amount claimed, including the name and address of the original creditor if different, the account reference, an itemization of the amount, and information responsive to my dispute.

Please communicate with me at the address above. I am keeping a copy of this letter and its enclosures.

Sincerely, [Name] | Enclosures: [list copies, if any]

Timing matters. If you send a written dispute within the validation period, federal rules generally require the collector to pause collection of the disputed debt until it sends verification. That is not the same as automatic credit-report deletion. [4]

Ask for what fits the issue. A signed contract is not a universal requirement. Request information that identifies the debt and answers your actual dispute; CFPB sample letters provide additional situation-specific wording.

Verify the collector. Use contact information you independently confirm—such as an official company or state licensing source—before sharing data or paying. Never send a Social Security number or bank login in a letter.

TOOLKIT · NEGOTIATION PLAN

Put the Proposal on Paper Before You Pay

If the debt appears valid and you choose to negotiate, decide what you can afford and what the written agreement must answer before you call.

Write this down	Your facts
Collector and original creditor	
Amount claimed / amount verified	
Age of debt / state-specific question	
Affordable lump sum or payment	
How the account will be described after payment	
Deadline, payment method and remaining balance	

WRITTEN-PROPOSAL REQUEST

Please send a written proposal for collector reference [reference] that confirms:

• the amount and due date for each payment; • whether the agreed payment resolves the balance in full;

• any balance that would remain; • what status and balance you say will be reported;

• any other condition, fee or deadline. I will review the written terms before authorizing payment.

Ask; do not assume. You can ask whether the collector is willing and permitted to request deletion or another reporting change. Deletion is not a guaranteed right, and refusal does not automatically make a valid obligation disappear.

Written-proposal tool. Before paying, ask for a written proposal that identifies the debt, settlement or payment amount, due date, whether the payment resolves the balance in full, any remaining balance, and what the collector says it will report. Compare the writing with what was said.

If the writing does not match. Pause. Ask for a corrected proposal. Do not use a phone promise as your only record, and do not agree to a payment that depends on money you do not have.

KEEP IT PRACTICAL Debt collection and limitation rules can be state-specific. A qualified consumer attorney can help when a lawsuit, legal deadline or large disputed amount is involved.

TOOLKIT · CONVERSATION

If They Say This, You Can Say That

Keep the call calm and factual. Your job is to understand the proposal and protect your records—not to win an argument.

IF THEY SAY: “You need to pay today.”

YOU CAN SAY: “I am reviewing the account and my budget. Please send the proposal and payment terms in writing. I will not authorize a payment on this call.”

IF THEY SAY: “We can settle for less.”

YOU CAN SAY: “Please state the exact amount, deadline, whether it resolves the balance in full, and how you say the account will be reported. Send those terms in writing.”

IF THEY SAY: “We do not delete accounts.”

YOU CAN SAY: “Understood. Please explain in writing what status and balance you will report after the agreed payment. I will compare the full terms before deciding.”

IF THEY SAY: “What can you pay every month?”

YOU CAN SAY: “I will only discuss a payment that fits my verified budget. Please tell me the available written options, fees, due dates and what happens if a payment is missed.”

After the call. Date your notes, record the representative's name or ID if offered, save the written proposal, and compare every term. Keep proof of any later payment and check subsequent statements and reports for accuracy.

No deletion does not mean no decision. Compare the validity of the obligation, legal implications, written reporting terms, total cost and your budget. If you are unsure, pause and get state-specific advice rather than relying on a universal script.

TOOLKIT · POSITIVE HISTORY

Build Positive History With a Purpose

The best next account is the one you can manage and explain. No product is required merely to make a file look busy.

1. **Give the account a job.** State what problem it solves: primary revolving history, a payment tool you can pay in full, or another specific need.

2. **Compare current official terms.** Product availability, fees and graduation policies change. Verify the issuer's current terms; do not rely on an old list or video.

3. **Choose the cheapest workable path.** Include the option to use an existing account or wait. Do not pay interest just to build credit.

4. **Run it simply.** Automate only what the funding account can cover, confirm payments post, and review the reported account for accuracy.

Option to investigate	What it can do	What to verify first
Secured credit card	A revolving account backed by a refundable deposit; responsible use may add primary-account history	Deposit, annual and other fees, credit reporting, interest, eligibility, refund and any written graduation policy
Credit-builder product	Payments may be reported while funds are held or a small loan is repaid, depending on the product	Total cost, access to funds, reporting bureaus, cancellation terms and whether another loan serves a real need
Existing account	Careful use of an account you already have can build history without another application	Due date, statement cycle, autopay setting, fees, reporting and a spending level your cash flow supports
Wait	Protects cash, avoids another inquiry and gives current accounts time to age	What evidence or timing would make a new account useful later

YOUR MOVE

The job this account would do

____

The total first-year cost

____

Why this is better than using what I already have or waiting

____

TOOL 04 · BALANCE MATH

The Total Can Hide a Crowded Card

Utilization compares reported revolving balances with reported revolving limits. FICO can consider both individual accounts and the overall picture. Lower reported use can be favorable, but no percentage guarantees a score result. [8]

Card utilization = reported card balance ÷ reported card limit × 100

Total utilization = all reported card balances ÷ all reported card limits × 100

Example account	Reported balance	Limit	Use
Card A	$800	$1,000	80%
Card B	$200	$4,000	5%
Combined	$1,000	$5,000	20%

What the total misses. The combined use is 20%, but Card A has only $200 of room left. Both facts matter. Do not include auto, mortgage or other installment amounts in the revolving-limit denominator.

Affordable-payment illustration. Suppose $300 is truly available after essentials, minimums and a cash buffer. The table shows two ways to use the same $300. It is an illustration, not a universal recommendation.

WHAT THE SAME $300 CHANGES

Illustration	Card A	Card B	Combined use
Before payment	$800 / 80%	$200 / 5%	$1,000 / 20%
$300 to Card A	$500 / 50%	$200 / 5%	$700 / 14%
$150 to each	$650 / 65%	$50 / 1.25%	$700 / 14%

Read both levels. The two payment choices create the same 14% combined use, but Card A remains at 65% in the split example and falls to 50% when the full payment goes there. Interest rates, due dates, available cash and promotional terms can still change the best choice for you.

Protect the foundation. Never create the next missed bill or drain the cash you need for essentials just to chase a reporting outcome. No payment allocation guarantees a score change.

YOUR MOVE

What my overall percentage may be hiding ____
Affordable extra payment, if any / why ____

TOOL 05 · PAYMENT TIMING

Two Dates with Two Different Jobs

The due date protects the bill. The statement closing date helps you understand a reporting snapshot. They are related, not interchangeable.

Date	What it controls	What to verify
Payment due date	The required payment and possible consequences of being late	Amount, cutoff time, funding account and whether payment posted
Statement close	The end of the billing cycle and statement balance	Cycle date, typical bureau reporting practice and time needed for an extra payment to post

Account	Due date	Close date	Minimum	Review date

Ask instead of assuming. Use the secure number or message center in your official account. Ask when the cycle closes, what balance is usually reported, and how long an additional payment takes to post. Reporting practices can vary.

Autopay is not proof. Check the funding account, scheduled amount and posted transaction. Know whether autopay covers the minimum, statement balance or another amount.

Protect cash flow. A reporting tactic that creates the next missed bill defeats the purpose. Keep rent, food, utilities and required payments ahead of an arbitrary target.

TOOL 06 · BANKING POSITION

What Your Bank Actually Knows

A banking relationship can add context. It is not a promise of approval, a substitute for repayment ability, or permission to manufacture activity.

Relationship fact	Documented	Unknown / follow-up
Accounts and age		
Regular deposits		
Balances and cash-flow pattern		
Existing credit and payment history		
Named banker or service contact		

Use real activity. Keep business and personal activity understandable. Do not cycle money, stage deposits or buy unnecessary products to imitate a stronger relationship.

Try this opener. “Hi, I am preparing for [purchase or project] around [month]. Before I apply, can you tell me which products may fit that use and what documents you normally review? I am gathering facts today, not submitting an application.”

Then ask. Will the application use personal credit, business credit or both? What account history, deposits, financial records, collateral or guarantee may be reviewed? Where can I read the current fees, rates, repayment terms and eligibility rules in writing?

No relationship yet? Start with an account you can manage, clear records and honest activity. The goal is to make the real business easier to understand.

YOUR MOVE

The person or department I will contact

____

The written terms or banking fact I need before I apply

____

TOOL 07 · BUSINESS READINESS

Make the Business Easy to Understand

Business maturity changes the next step. It does not erase the personal foundation or make every product appropriate.

Starting point	Useful next proof	Common mistake to avoid
No operating business yet	Define the real activity, customer, costs and timing before forming or borrowing	Creating an entity only to chase credit
Early operating business	Consistent ownership records, account activity, revenue/expense tracking and a specific use of funds	Mixing every personal and business transaction
Established business	Current financial statements, cash flow, obligations, ownership and a funding request tied to the plan	Assuming revenue alone answers product fit or repayment

What formal financing may ask you to explain. SBA planning guidance tells established businesses seeking financing to connect the funding request to a detailed use and support it with financial statements and projections. Exact requirements vary by lender and product. [6]

Consistency beats decoration. Your legal name, ownership, address, stated activity, bank records and financial documents should describe the same real business. Fix factual inconsistencies; do not invent history.

Why the business stage matters. In the approved synthetic Avery profile, an established business already has $105,000 of approved business capacity and $83,400 undrawn. Its next challenge is not opening accounts for appearance. It is documenting a $250,000 expansion plan and matching each cost to the right kind of financing.

YOUR MOVE

My business stage today

____

The one document or inconsistency I will resolve next

____

KEEP IT PRACTICAL Avery Sterling is an approved synthetic teaching profile. It is not a customer result, approval promise or recommendation to seek the same amount.

TOOL 08 · PURPOSE & REPAYMENT

Match the Money to the Job

A single expansion plan can contain several funding needs. The useful life, payment method, timing and repayment source help you decide what type of financing is worth investigating.

Approved synthetic teaching example. Avery's expansion plan includes two delivery vehicles, card-payable operating purchases and a 90-day payroll reserve for six project hires. These costs support one goal, but they do not behave the same way.

Follow the reasoning. A vehicle may produce value for years. A card-payable purchase may turn into revenue quickly. Payroll requires cash on specific dates. The financing search should respect those differences instead of forcing everything onto one product.

Part of the plan	Why it is different	Concept to investigate
Two delivery vehicles	Durable assets with a multi-year useful life	Equipment or term financing whose payment and term fit the asset and cash flow
Card-payable purchases	Known vendors accept cards and the spending may turn over sooner	Business card or charge-card terms, capacity, reporting and payoff plan
90-day payroll reserve	Cash must be available on fixed dates; a card may not pay the expense	A documented cash reserve, line of credit or other working-capital option

What the example changes. The product name comes after the use-of-funds map. Avery would still need current eligibility, pricing, payment, guarantee and reporting facts before choosing a product. Existing undrawn capacity also belongs in the decision; new borrowing is not automatically the first move.

YOUR MOVE

Exact use of funds ____
Amount based on a real budget ____
When the money is needed ____
Primary repayment source ____
Payment the current cash flow can support ____

KEEP IT PRACTICAL A promotional rate does not replace a repayment plan. Confirm the actual rate, fees, term, payment rules and what happens when any promotion ends.

TOOL 09 · STOP / GO

Pause Before the Next Application

An application should be the result of verified preparation, not the research method.

- ☐ I can state the exact purpose, amount and timing.
- ☐ I reviewed the relevant credit files and labeled every score correctly.
- ☐ I know which facts are verified and which are still unknown.
- ☐ I can support the income, revenue, ownership and business facts I would state.
- ☐ I checked current eligibility, costs, reporting, inquiry and guarantee requirements with an official source.
- ☐ The expected payment fits current cash flow without depending on another approval.
- ☐ I know why this product fits better than waiting or using another option.
- ☐ I know what I will do if the answer is no.

Stop signals. Pause when a required fact is unknown, a report may contain a material error, payment capacity is unclear, documents conflict, the product does not match the use, or the plan depends on a guaranteed approval, limit or score change.

Go does not mean guaranteed. It means you can explain the decision and support the application truthfully. The institution still controls its own decision.

YOUR MOVE

The fact that would change my decision ____
Who or what can verify it ____
My stop/go review date ____

TOOL 10 · YOUR 90-DAY SEQUENCE

Build Evidence Before Applications

This is a planning rhythm, not a promise that a score, correction or approval will change on a schedule.

Window	What to do	Evidence to keep
Days 1–30 · establish control	Review all three files, stabilize required payments, define the capital goal, map banking and business gaps	Dated baseline, payment calendar, document list and two priorities
Days 31–60 · close the gaps	Check posted payments and reported balances; resolve factual inconsistencies; build missing records; verify product requirements	Updated statements, responses, corrected records and source notes
Days 61–90 · reassess	Repeat the baseline with consistent labels; decide what is ready, what needs more time and what should remain paused	Before/after facts, remaining unknowns and a written stop/go decision

A sensible conclusion. “The reported balance dropped, the account remains current, and my business records now match. I will keep the plan and review product requirements next.” That is useful even if a score has not moved.

An unsupported conclusion. “These actions guarantee a specific score or approval next month.” Your evidence does not establish that.

YOUR MOVE

Day 30 review date

____

Day 60 review date

____

Day 90 decision date

____

TOOL 11 · ONE-PAGE BRIEF

Turn the Profile Into a Decision

Complete this page in plain language. If an answer is unknown, write unknown and assign the follow-up.

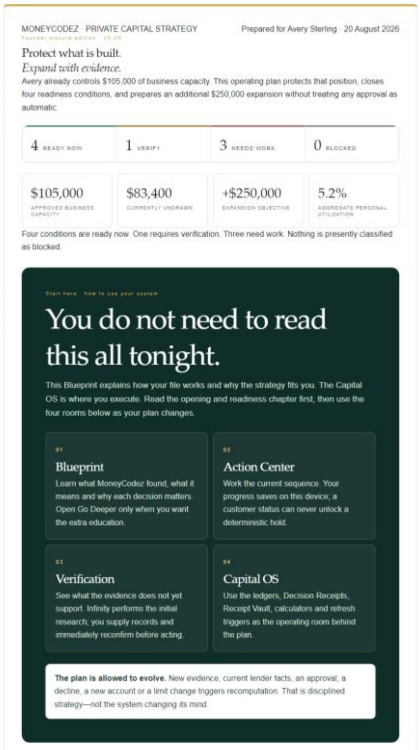
My real goal	*What the money or stronger profile is meant to accomplish* ____________________
My starting stage	*Recovery / rebuilding / early business / established business / other* ____________________
Credit foundation	*Three-file facts, owned-credit utilization and any material issue* ____________________
Payment capacity	*Affordable payment, current obligations and weak point* ____________________
Banking position	*Existing relationships, account history and question to verify* ____________________
Business proof	*Activity, ownership, revenue/expense records and missing document* ____________________
Purpose and product fit	*Amount, use, timing, candidate type and why* ____________________
The sequence	*What must happen first, second and later* ____________________
My stop condition	*The fact or risk that means I do not apply yet* ____________________
Next evidence check	*Date, source and decision owner* ____________________

KEEP IT PRACTICAL A one-page brief is not an application and is not a promise of readiness. It is the shortest honest version of what you know and what you still need.

WHEN THE GUIDE BECOMES YOUR PLAN

Infinity Connects the Pieces Around Your Situation

This Playbook gives you a method you can use on your own. But there's a lot to connect, and you don't have to become your own credit-and-funding strategist or build the whole plan from scratch.



Approved synthetic sample: Avery Sterling. The image demonstrates the product format, not a customer result.

BLUEPRINT
What MoneyCodez found, what it means and why each decision matters.

ACTION CENTER
The current sequence, status and next evidence check in one working view.

VERIFICATION
Unknown facts and lender-controlled conditions remain clearly labeled.

CAPITAL OS
Decision receipts, ledgers, calculators and refresh triggers support execution.

What Infinity does. You bring your information. We analyze the reports and the relevant banking, business, goals and constraints you submit. Then we identify what matters in your situation, put the priorities in order and build a private, personalized Blueprint with practical next steps and tools.

Current offer terms. The current launch rate is $500, requested after completed delivery. Review the current offer and agreement before applying. You do not need to buy anything to use this guide.

Explore Infinity and apply today →

SOURCES

Use the Current Source for the Current Decision

Product terms, reporting practices, laws and provider instructions can change. These first-party sources support the teaching in this Playbook and give you a reliable place to recheck the facts.

[1] myFICO · What's in your FICO Scores
https://www.myfico.com/credit-education/whats-in-your-credit-score

[2] Federal Trade Commission · Free credit reports
https://consumer.ftc.gov/articles/free-credit-reports

[3] Consumer Financial Protection Bureau · Dispute credit-report errors
https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/

[4] Consumer Financial Protection Bureau · Debt-validation information
https://www.consumerfinance.gov/ask-cfpb/what-information-does-a-debt-collector-have-to-give-me-about-the-debt-en-331/

[5] Federal Trade Commission · Debt collection FAQs
https://consumer.ftc.gov/articles/debt-collection-faqs

[6] U.S. Small Business Administration · Write your business plan
https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan

[7] U.S. Small Business Administration · Lender resources and credit standards
https://www.sba.gov/sba-lenders

[8] myFICO · Amounts owed and revolving utilization
https://www.myfico.com/credit-education/credit-scores/amount-of-debt

[9] MoneyCodez · Infinity Blueprint
https://moneycodez.com/infinity-blueprint/

YOUR NEXT MOVE

When You Want the Plan Built Around You

You can keep using this Playbook on your own. When you want the analysis and planning connected around your situation, Infinity is the next step.

Keep your working copy private. Do not post credit reports, full account numbers, tax records, identity documents or completed worksheets in the community. Use the community for general education and questions.

Before you close this guide. Write your next decision, the evidence that supports it and the fact that would make you pause. If those answers are not clear yet, verify before you apply.

A personal invitation. You bring your information. We do the analysis and build the plan around your situation. I review your Blueprint before you receive it, so you're not left trying to turn a stack of tips into your own strategy. You'll have your next steps, the reasons behind them and the tools to work through them. We build the plan; you stay in control of the decisions and actions.

Joel
MoneyCodez

Explore Infinity and apply today →

Keep learning in the free MoneyCodez community