



FundFoundr

Beginner Credit-Building Workbook

Your companion to the FundFoundr Beginner Credit-Building Course

We handle the past. You handle the present. This workbook holds every checklist, script, and worksheet from the course in one place — print it, fill it in by hand, or type into it.

How to Use This Workbook

This workbook follows the course in order. You don't have to do everything at once — one small action at a time is the whole idea. Here's how to get the most from it:

- » Start with the 10 Golden Rules — if you read nothing else, read those.
- » Use the worksheets as you go. The fillable tables (utilization, payments, budget) are meant to be written in, every month.
- » Keep the scripts handy — they give you the exact words for the calls that matter most.
- » Follow the 30-Day Action Plan to sequence your first month: free wins and autopay first, then one carefully chosen account — never several at once.
- » When in doubt about any credit move, use the 'Check With FundFoundr First' list at the back.

The 10 Golden Rules of Credit Building

- 1 We handle the past. You handle the present.**

FundFoundr works on what's already on your report. Your job is to make sure nothing new goes wrong while that work happens. One new late payment today can undo months of progress.
- 2 Payment history is non-negotiable.**

Paying every bill on time is the single biggest factor. Set up autopay on every account right now, and make this the one habit that never slips.
- 3 Keep balances low — and pay before the statement closes, not just before the due date.**

Aim to keep each card under 10% of its limit. Your balance is reported on the statement closing date, not the due date, so paying before it closes is what lowers your reported utilization.
- 4 One new account at a time. Never several at once.**

Every new account lowers your average account age and adds an inquiry. One carefully chosen account, used correctly, is the strategy.
- 5 Never close your oldest account.**

Closing a card removes available credit and eventually loses the age benefit. If a card has an annual fee you can't afford, ask the issuer to downgrade it to a no-fee version.
- 6 Don't apply without checking with us first.**

Especially for apartments, auto loans, or any card you care about. Timing matters — we may be close to a change that makes your approval much more likely.
- 7 Don't contact, pay, or negotiate with collectors without asking FundFoundr first.**

Paying a collection often doesn't raise your score the way people expect, and contacting collectors can create problems. Let us guide you before you move.
- 8 Never close a card right after a dispute removal or a score dip.**

If something feels wrong, flag it to us — don't react by closing accounts or paying off debts impulsively. Some dips during repair are normal.
- 9 Verify before you rely.**

Before you count on any product, confirm it reports to all three bureaus. Some cards, loans, and reporting tools only cover one or two — and some don't report at all. Always ask.
- 10 Affordability comes first.**

A credit-building account you can't afford is more dangerous than having none. Only open what you can pay in full, every month, even in a bad month.

Do This / Avoid This

Module 1 — Start Here

Do this

Learn the five factors — payment history and utilization together are most of your score.

Expect your report to change before your score moves; don't panic at a small dip.

Find your statement closing date for every card.

Know the difference between your real FICO and your free-app score; find your free FICO.

Avoid this

Don't expect score changes in days or weeks — rebuilding a complex file takes many months.

Don't make decisions off a free-app score spike; confirm with us first.

Don't panic over a small dip after a dispute removal — it can be normal and temporary.

Module 2 — Protect Your Progress

Do this

Set autopay on every account today — at least the minimum.

Pay your balance down before the statement closes, not just before the due date.

Keep a small emergency buffer so a surprise doesn't become a missed payment.

If you can't pay, call the creditor before the due date and ask for a hardship option.

Avoid this

Don't close a credit card — any card, especially your oldest.

Don't apply for new credit without asking us first.

Don't call, pay, or negotiate with a collector without checking with us.

Don't use payday lenders or rent-to-own; try 211.org or a credit-union PAL instead.

Don't believe viral hacks — 609 letters, CPNs, and paid tradeline rentals are myths, fraud, or short-lived at best.

Module 3 — Build & Prepare

Do this

Start with Experian Boost (free) to add bills you already pay to your Experian file.

Pick ONE positive account, evaluate it carefully, and use it correctly for months.

Always pre-qualify with a soft pull before formally applying.

Ask FundFoundr before any major move — apartments, auto loans, anything with a hard inquiry.

Avoid this

Don't open multiple accounts quickly — more is not better at this stage.

Don't pick a high-fee 'bad credit' card that eats into your limit.

Don't pay for a tradeline rental service — the boost is temporary and the money is gone.

Don't assume your score is your only factor — income and history matter for approvals too.

Module 1 Worksheets — Start Here

L1 - My anchor habit: "After I _____ today, I will open my credit dashboard and look for 60 seconds."

My starting line (L2)	Write it here
Today's date	
Today's score (and which one)	

L3 - My single biggest opportunity right now is (circle one): PAYMENTS / BALANCES

My score check (L4)	Number
My free-app score (e.g., Credit Karma)	
My real FICO score (from a bank or card issuer)	

Module 2 — Payment Protection

Account	Min due	Autopay?	Amount	Due date	Close date
Account 1		Y / N			
Account 2		Y / N			
Account 3		Y / N			
Account 4		Y / N			

Set autopay to at least the minimum so you're never late; then pay the full balance before the statement closes. If you might miss a payment, call the creditor before the due date (see Script 5).

Module 2 — Utilization Snapshot

Card	Limit	Balance	Util %	Close date	Under 10%?
Card 1					Y / N
Card 2					Y / N
Card 3					Y / N
TOTAL					Y / N

AZEO reminder

Utilization = (balance divided by limit) times 100. Target under 10% per card and overall; treat 30% as a ceiling, not a goal.

If you have several cards, pay them all to \$0 before they close except one, which reports a small balance. Pay before the statement closes, not just before the due date.

Module 2 — Budget-Fit Credit Stack

Product I'm considering	One-time cost	Monthly cost	Afford in a bad month?
			Y / N
			Y / N
			Y / N

Safe money in a crisis

Free / zero-cost first: Experian Boost, autopay setup, AnnualCreditReport.com.

Low-cost examples to compare (verify current terms before relying on any): Chime Credit Builder, Kikoff Basic, a \$0-annual-fee secured card.

In a real crunch, skip payday loans and rent-to-own. Call 211 or visit 211.org for local help, or ask a credit union about a small loan or a PAL (Payday Alternative Loan).

Before opening any account, ask: "Can I afford this even in a bad month?" If no, not yet.

Module 3 — First Positive Account Evaluation

First Positive Account — evaluate before you commit	Yes / No
Does this product report to ALL THREE bureaus (Experian, Equifax, TransUnion)?	
Is the annual fee \$0 or very low (under \$40/year)?	
For a secured card: is the deposit refundable when I close or graduate in good standing?	
Is there a path to graduate to an unsecured product?	
Does the issuer offer soft-pull pre-qualification?	
Can I afford the payment (or pay it in full) even in my worst month?	
Is this a real bank, credit union, or FDIC-insured institution with a track record?	
Have I checked '[Product] CFPB complaints' or its BBB rating for red flags?	
Have I asked FundFoundr whether the timing fits my dispute calendar?	

Red light if it reports to fewer than 3 bureaus, has no refundable deposit, has high fees, or you can't afford it. Products change — verify current terms with the provider before you rely on any of them.

Module 3 — Authorized User Safety

Authorized User Safety	Yes / No
Is this person a trusted family member or close friend (not a paid service)?	Y / N
Is their account at least 2-3 years old (older is better)?	Y / N
Does their account have a spotless payment history — no lates, ever?	Y / N
Is their balance low — under 30% of the limit, ideally under 10%?	Y / N
Does their issuer report authorized users to all three bureaus?	Y / N
Can they give you advance notice before removing you?	Y / N
Do you understand their future behavior affects your credit?	Y / N
Are you NOT relying on this as your only positive account?	Y / N

You don't need to carry or use the card. Never pay a stranger or a tradeline service to add you — the effect is temporary and it carries real risk.

Module 3 — Should I Apply?

Should I Apply? (any NO = stop and ask FundFoundr first)	Yes / No
Do I know my actual FICO score (not just a free-app score)?	Y / N
Is my score at or near the typical range for what I'm applying for?	Y / N
Did I check for a soft-pull pre-qualification?	Y / N
Did I pre-qualify and get a positive indication?	Y / N
Are there fewer than 3 hard inquiries on my report in the last 12 months?	Y / N
Am I NOT in an active dispute round this could affect?	Y / N
Am I NOT within 6-12 months of a major goal this inquiry could hurt?	Y / N
Is autopay set on every existing account?	Y / N
Is my utilization under 30% (under 10% is better)?	Y / N
Can I afford any new payment even in a bad month?	Y / N
Have I checked the timing with FundFoundr?	Y / N

Module 3 — Decision Trees

WHICH FIRST ACCOUNT IS RIGHT FOR ME?

Do you already have an open card in your name, used well?

YES » Do you have an open installment account (auto/student loan)?

YES » Focus on utilization + payments. No new account needed yet.

NO » Consider a credit-builder loan (credit union first).

» ASK FUNDFOUNDR before opening.

NO » Bank with Chime, or have \$200 you can set aside for 6-18 months?

Chime » Enable Chime Credit Builder (free, reports all 3).

Deposit ready » Pre-qualify (soft pull) for a \$0-fee secured card.

» ASK FUNDFOUNDR about timing first.

Neither » Do Experian Boost (free) + autopay; revisit in 30-60 days.

ALSO: trusted family member with an old, clean, low-balance card?

YES » Ask to be added as an authorized user (see AU Safety checklist).

NO » Skip it. Never pay a tradeline-rental service.

SHOULD I APPLY FOR THIS?

1. Know your real FICO (not a free app). Far below the range? » STOP, ask us.
2. Is there a soft-pull pre-qualification? » Use it. No prequal? » Ask us.
3. Hard inquiries in last 12 months? 0-2 » ok 3-4 » caution 5+ » STOP, wait.
4. Any active disputes on this type of account? » YES/unsure » STOP, ask us.
5. Major goal (apartment/mortgage/auto) in 6-12 months? » YES » protect the file.
6. Can you afford the payment in your worst month? » NO » STOP.

When in doubt, ask FundFoundr. A 5-minute check-in beats a bad application.

Module 3 — Monthly Routine & Goal Planner

Your 5-Minute Monthly Credit Habit

1. Check utilization — is each card under 10%? Plan a paydown before any over-30% card closes.
 2. Confirm autopay is still on (rotate through one account each month).
 3. Scan your dashboard for anything new — account, inquiry, collection, or a drop.
 4. Glance at next month's due dates; handle any tight ones now.
 5. Ask: did I charge anything I can't pay before the statement closes? If yes, pay it down.
- Flag to FundFoundr right away: a collection you don't recognize, an account you didn't open, an inquiry you didn't authorize, or a sudden unexplained drop.

My monthly credit check-in is the _____ of each month.

My goal (L12)	What it needs besides a score
My #1 goal (apartment / car / card)	
Documents to gather	
Target window (set with FundFoundr)	

Scripts — The Exact Words for the Calls That Matter

Script 1 — Asking a family member to add you as an authorized user

"Hey [Name], I'm in a credit repair program and working on rebuilding my credit. One thing that can help is being added as an authorized user on someone's credit card. I'm not asking to borrow money or use the card — I just need the account to show on my credit report."

"It would need to be an account in good standing with a low balance. A couple of things I'd want to confirm: does your card issuer report authorized users to the bureaus, and would you be comfortable giving me a heads-up if you ever decided to remove me?"

"I completely understand if it's not something you're comfortable with — no pressure at all."

Why this helps: You don't need to carry or use the card. Confirm it appears on your report within about 60 days, and remember the benefit is borrowed — it depends on their account staying clean.

Script 2 — Asking FundFoundr before opening new credit or before a sensitive approval

"Hi — I'm thinking about [applying for a secured card / applying for an apartment / taking out a credit-builder loan]. Before I do anything, I wanted to check in. Is the timing okay given my current dispute status? Is there anything I should be aware of before I move forward?"

"I'd rather wait and do it right."

Why this helps: Timing affects outcomes. A change we're expecting soon could move your approval odds — a quick check-in costs you nothing.

Script 3 — Asking a card issuer the right questions before applying

"Hi, I'm considering your [card name] and have a few questions first. Does this card report to all three credit bureaus? Is there a soft-pull pre-qualification I can use without affecting my score? Is the security deposit fully refundable, and under what conditions? Is there a path to graduate to an unsecured card? And what is the annual fee and the APR?"

Why this helps: Good answers: reports to all three, soft-pull prequal available, refundable deposit, a graduation path, \$0 or low annual fee. Red flags: reports to only one bureau, non-refundable deposit, or high monthly maintenance fees.

Script 4 — Calling a credit union about a credit-builder or share-secured loan

"Hi, I'm looking to build my credit and I've heard credit unions often have good options. Do you offer a credit-builder loan or a share-secured (pledge) loan? Does it report to all three bureaus? What's the interest rate and any fees? And am I eligible to join, and what does that require?"

Why this helps: Credit-union credit-builder loans often cost much less than national fintech options. If you don't have a local one, DCU and PenFed are broadly accessible.

Script 5 — What to say if you can't make a payment this month

"Hi, my name is [Name] and I have an account ending in [last 4]. I'm going through a difficult month and I'm worried I may not be able to make my full payment by [due date]. Is there a hardship option, a payment deferral, or any arrangement that could help me avoid a late payment? I want to keep this account in good standing."

Why this helps: A call before the due date often unlocks options that don't exist once you're already late. A single new late can undo months of progress, so the call is worth it — make it early.

Your 30-Day Action Plan

When	Do this	Why it matters
Day 1	Set autopay (at least the minimum) on every open account; add due dates to your phone.	Payment history is the biggest factor. This protects you from your biggest risk.
Day 1-2	Find each card's statement closing date and write it down.	You can't manage utilization without knowing when balances are reported.
Day 2	Set up Experian Boost (free) and confirm your eligible bills.	Free, fast, and adds existing positive payments to your Experian file.
Day 3	Pull your free reports at AnnualCreditReport.com; note anything you don't recognize.	See what's there, and flag anything odd to us.
Day 3-5	Calculate utilization on each card; flag any over 30%.	High utilization is the fastest self-inflicted drag — measure it first.
Day 5-7	Pay any card over 30% down before its statement closes.	Utilization resets each cycle — act before the close date.
Week 1	Run the 5-minute monthly routine for the first time.	Habits compound. Installing the routine matters more than any single number.
Day 7-10	Complete the Budget-Fit Credit Stack worksheet.	Decide what you can afford before opening anything. Affordability first.
Day 10-14	Message FundFoundr: 'Ready to open one account — here's my pick. Timing OK?'	Get clearance before any application.
Day 14-17	Choose ONE account; run the First-Account Evaluation before committing.	One account, not several. Don't skip the 'reports to all three bureaus' check.
Day 17-20	If you have a trusted person with a clean old card, ask about authorized user.	Free help — only if the account is genuinely clean.
Day 20	Soft-pull pre-qualify for your chosen account before applying.	A soft pull is free; a hard inquiry on a denial costs you and leaves nothing behind.
Day 21-23	If pre-qual is positive and timing is cleared: apply, and set autopay the same day.	Lock in the safety net immediately.
Day 24-25	Put one small recurring charge on the new account; keep it under 10% of the limit.	Report a tiny balance, not a high one.
Day 26-28	Set a statement-close reminder; plan to pay down before that date.	Start the utilization habit on the very first billing cycle.
Day 28-30	Review your dashboard; flag anything unexpected; note one habit you'll keep.	The 30-day win is the habits installed, not the score number.

After Day 30: keep the monthly routine; don't open another account for 3-6 months; check in with FundFoundr when results land or a goal nears.

Plain-English Glossary

Average Age of Accounts (AAoA)

The average of how long all your credit accounts have been open. Opening a new account lowers it; a longer average helps. This is why opening several accounts quickly is a problem.

AZEO (All Zero Except One)

A utilization strategy: pay every card to a \$0 balance before its statement closes, except one, which reports a small balance (under 10% of its limit). It's a tidy pattern for scoring models.

Authorized User

A person added to someone else's credit card. The account's history and limit can appear on your report and may help if it's old, clean, and low-balance. You don't need to use the card.

Autopay

A feature that automatically pays your account by the due date from a linked bank account. Set it to at least the minimum so you're never late — and keep money in the account on autopay day.

Charge-Off

When a creditor writes off your debt as a loss after months of nonpayment. The debt is still owed and may be sold to a collection agency. Let FundFoundr review it before you do anything.

Collection

When a debt is sold or transferred to a collection agency after you stop paying. Paying a collection does not automatically raise your score under the most widely used model. Ask us before paying any collection.

Credit-Builder Loan

A loan where you don't get the money upfront. You make monthly payments held in savings and receive them at the end. Every on-time payment builds installment history.

Derogatory

Any negative mark — late payments, collections, charge-offs, repossessions, bankruptcies. FundFoundr disputes inaccurate ones; accurate ones fade as you build positive history.

FICO Score vs. VantageScore

Two different scoring systems. Most lenders use FICO; free apps like Credit Karma usually show VantageScore. They can differ by a wide margin — check your real FICO before you apply.

Hard Pull / Hard Inquiry

A credit check made when you apply for credit. It lowers your score a little and stays on your report for two years. Each card application is a separate hard pull.

Prequalification

A way to check your approval odds using a soft pull — no impact on your score. Most major card issuers have one online. Always prequalify before formally applying.

Secured Credit Card

A card that requires a refundable deposit, which becomes your limit. It works like a regular card; the goal is to keep the balance low, pay on time, and eventually graduate to unsecured.

Soft Pull / Soft Inquiry

A credit check that does NOT affect your score — checking your own credit, prequalifying, and many background checks. Free to do as often as you like.

Statement Close Date

The day your card finalizes your statement. Your balance on this date is what's reported to the bureaus — not your balance on the due date. Pay down before this date for low reported use.

Tradelines

Any credit account on your report — a card, auto loan, student loan, mortgage, or credit-builder loan. Positive tradelines are what you're building; negative ones are what we work to address.

Utilization Rate

The share of your available revolving credit you're using: (balances divided by limits) times 100. Under 10% is ideal; over 30% begins to hurt. It resets every billing cycle.

When to Check With FundFoundr First

Credit and account decisions

- » Apply for any new credit card, loan, or line of credit
- » Request a credit limit increase (some issuers do a hard pull)
- » Close any credit account
- » Accept any 'pre-approved' or 'guaranteed' offer that arrived by mail
- » Add or remove yourself as an authorized user

Collections and debt decisions

- » Call a collection agency about any account
- » Pay a collection — even partially
- » Negotiate a 'settlement' on any debt
- » Respond to a lawsuit or judgment related to a debt
- » Pay off a charge-off or old account

Major financial decisions

- » Apply for an apartment (especially one with a hard-pull screen)
- » Apply for a car loan (get pre-approval first, with our guidance)
- » Apply for a mortgage
- » Co-sign on anyone else's loan
- » Take out a personal loan

If something new appears on your report

- » A collection you don't recognize
- » An account you didn't open
- » A hard inquiry you didn't authorize
- » A score drop with no obvious cause

When in doubt, ask. The 5-minute check-in is always cheaper than a bad application.