Affluent Culture | ConnectUP! Breakout Session

Getting on Track: Building Business Credit

Participant worksheet. Fill this in during the session, not after it.

Part 1 | The Four Pillars Self-Audit

Score each pillar honestly. Then circle your lowest one. That is your bottleneck, and it is the only one you work on first.

PILLAR 1 STRUCTURE

Does the business legally and publicly exist the way a lender checks it?

My score: ☐ 0 Not started ☐ 1 Partial ☐ 2 Solid

What is missing? (entity standing, EIN, listed address and phone, licenses, matching name everywhere)

PILLAR 2 SEPARATION

Can a lender see the business as separate from me?

My score: ☐ 0 Not started ☐ 1 Partial ☐ 2 Solid

What is missing? (business bank account, business-only cards, owner draw or payroll, bookkeeping)

PILLAR 3 STRENGTH

Is there a credit file, and does it say good things?

My score: ☐ 0 Not started ☐ 1 Partial ☐ 2 Solid

What is missing? (D-U-N-S number, vendor tradelines reporting, personal FICO, clean history)

PILLAR 4 **STORY**

Do my numbers tell a lender what happens after they fund me?

My score: ☐ 0 Not started ☐ 1 Partial ☐ 2 Solid

What is missing? (consistent deposits, no NSFs, current P&L and balance sheet, filed returns, use of funds)

Part 2 | Funding Readiness Scorecard

Twelve things lenders actually verify. One point for each box that is true today. If you are not sure it is true, it is not a point. A lender will not give partial credit either.

Foundation

- ☐ My entity is filed and in active good standing with the Secretary of State
- ☐ I have an EIN and I use it on applications, not my Social Security number
- ☐ I have a business bank account in the exact legal business name
- ☐ My business address and phone are listed and searchable
- ☐ I have a live website and an email address on my own domain

Credit File

- ☐ I have a D-U-N-S number and I have claimed my Dun & Bradstreet profile
- ☐ I have three or more vendor accounts that report and are paid on time or early
- ☐ My personal FICO score is 680 or higher
- ☐ I have no collections or delinquencies in the last 24 months

Cash Flow

- ☐ I have three or more months of business bank statements with consistent deposits
- ☐ No NSFs and no negative days in the last 90 days
- ☐ I have filed tax returns, or a current profit and loss statement and balance sheet

10 - 12	7 - 9	4 - 6	0 - 3
30 days out	**90 days out**	**6 months out**	**12 months out**
Apply now. Target the right product instead of shotgunning applications.	Gaps, not holes. Close them in one quarter and apply from strength.	Foundation work first. Applying now buys you hard inquiries and a no.	Start at Pillar 1 today. A deliberate year beats five accidental ones.

Before you leave this room

My score today: _________ / 12 **My bottleneck pillar:** __________________________

The one thing I will do this week: ____

The date I will rescore this card: ______________________ *(a goal without a date is a wish)*