



# From 300 to 850

Information to lead you to an 800+ Credit Score

T - M A R I E I N N O V A T I O N S



## INTRODUCTION

Hey! You've taken the 1st step to improve your credit & your financial health.

My name is Trenisha, owner of T-Marie Innovations LLC, Business Development & Credit Consultant Company. I am a credit strategist that analyzes your credit & provides services to help you make a successful transition from bad credit to great credit.

What I have for you is very informative for you on the bases of credit & what you can do on your end to establish great credit for your future financial goals.

This is what I'm going to share with you right now. This is an informative eBook that anyone can follow to get to exceptional credit. I've helped many clients, even myself, get from poor credit to great credit through my own knowledge & work.

If you want more detailed information about credit, make sure register for my 2022 Credit webinar below. Click the brown box.

[Register for my credit webinar](#)

T - M A R I E   I N N O V A T I O N S

# 5 Step Cheat eBook

## Step 1: Monitor your Credit Score

Checking your score is beneficial for you. You're able to see what's changing or what's been removed or added to your credit file. By monitoring your score, you're able to pay attention to the detailed factors that's harmful to your score.

Now, there are free monitoring services, however, they only rely on Vantage scoring. If you watched my YouTube video, "Vantage Scoring VS FICO Scoring" you would know the importance of using a monitoring service that uses FICO scoring. Click the red box below to watch:

Vantage VS FICO Video

You might be using Credit Karma. The only problem with them is that they use Vantage scoring and it only monitors TransUnion and Equifax. It's very important to have all 3 and one that uses FICO scoring.

To get all 3 FICO scores, click on the blue box below. You will also receive your monthly credit report. Try it FREE for 7 days then \$35/mo.

MyScoreIQ FICO

# Step 2: Pay Bills On Time

This step here is the most important step as it is 35% of your FICO score. You CAN NOT build your credit if you are consistently behind on your monthly bills. Even though this is the most important step, it's not enough to increase your score on it's own. You will still have to follow through with each step.

Here's a tip that can help you with bill paying. Keep track of when your bills are due. I keep a small notebook. Every month, I write down the type of bill, amount, and due date. That way I can make sure they are paid on time and fully. Another tip for you is to place the bills on auto pay. This will eliminate being late and payments will reflect on your credit as "on time."

One of the biggest bills we have to pay is our rent or mortgage. Mortgages are reported monthly to the bureaus by the bank. Have you ever wondered if you could place your rental history and current payments on your credit? You can!

I have the best option for you to add your rent to your credit file. It's simple. We have teamed up with Rent Reporters to help you receive a tradeline to your file. You pay a 1-time set-up fee for \$95 and then it's \$9.95/mo. We report to TransUnion and Equifax and we reported the past 24 months of payments. Add your rent by clicking the blue box below.

[Add My Rent](#)

# Step 3: Check Negative Accounts

This step will be your life savor. Seriously though, a true favorite in my eyes. Those with credit scores in the 300, 400, 500, and 600 have a combination of collections, judgements, loans, liens, late payments, and multiple inquiries.

Why are these items so harmful? Remember I told you in step 2 to pay your bills on time? Well those items are caused by not paying bills. most of these items will not fall of your report for at least 7 to 10 years. Do you want to wait 7 to 10 years for your credit score to improve?

Well, there is an alternative to that 7-10 year nightmare. Let me tell you this nugget. There are 2 consumer protective laws that are solely based on credit. The laws are: the FCRA (Federal Credit Reporting Act) and the FDCPA (Fair Debt Collection Practices Act). I am certified in both laws. The reason for these laws is that you can use them to your advantage to make sure only accurate, correct information is on your credit file. Most can use this advantage to remove items. You can also check out the Consumer Financial Protection Bureau to view the FCRA rights.

From Step 1, get your report and go through it more than once. If you want me to go through it and help with disputes, click the blue box below to sign up for credit disputes.



Credit Dispute Services



## Step 4: Decrease Credit Card Utilization

What is Credit Utilization? Let's go over this together. Credit utilization is a ratio percentage of how much of your credit limit you are using vs how much of your credit limit you have available.

Let's look at a simple calculation:

let's say you have an Apple Credit Card. Your credit limit is \$1,000.

The new iphone just came out and oooooo you have \$1,000 to spend on that phone. The phone cost \$800. So, now you have spent \$800 in available credit versus the \$1000 limit on your Apple credit card.

$$1000 - 800 = 200 \text{ and } 800/1000 = 80\%$$

What do these two math problems mean? Well, you have spent \$800 or your \$1000 limit which now you have \$200 available of your credit limit. Since you spent \$800 out of \$1000, that means you have spent 80% of your available credit.

With credit calculations, it doesn't matter how much of a credit limit you have, it's how much you spend out of that limit that affects you. Credit utilization affects 30% of your credit. You should only spend 30% of that available credit. Which means you should have only spent \$300 on the Apple Credit Card. Don't go over the 30%. If you do, make sure you lower that amount.

Well what if you did go over the 30% of available credit? What can I do? Great question: let's go over some different ways to not only help decrease the usage, but help increase your score.

1) Lower your utilization: One way to improve your credit score with credit utilization is to lower your utilization. Pay down your credit card balances. Do not just pay the minimum due. Pay more (if you can afford it).

For example: if your credit limit is \$1000, you spent \$800, and your minimum amount due monthly is \$35, then you should pay \$60 or more. Without using that credit card, paying \$60/month will decrease the utilization and improve your score. \$60/month gives you 13 months or less to pay it off and see that score change for the positive.

2) Become an authorized user: sometimes I don't recommend this way. However, if you know someone who keeps a great score, low utilization, and pays bills on time, this is a great advantage for you. Have your individual call the credit card company to add you. You will need to give your personal information. Also, inform your individual that you WON'T use the card, you just need help building your credit.

3) Credit Limit Increase: Call your credit card companies to see if you can get an increase in your credit limit. Most credit card companies will issue an increase if you have paid monthly and on time. Some may require a payment to increase. 1st Premier credit card will charge between \$25 to \$40 to increase.

4) Consolidate your credit card debt: By using this method, you are exchanging your debt into an installment account. You are able to combine all of your credit card debt, put that debt into one credit card, and pay one monthly amount. There are companies who will do this method. Please do your research on companies. Try companies like Discover, Upstart, Sofi, your bank, credit unions, Freedom Plus, and Avant.

# Step 5: Get a Tradeline

Your question might be: "If I have late payments and collections, how can I get a tradeline?"  
Simple! Let me break it down for you.

Getting a tradeline will not only give you a fresh start on your payment history, it will require you to pay on time. A credit tradeline will start off as a loan. Over the next year or so (which ever you choose) the amount you pay monthly, will be place in a secure account. Once you have completed your payments, you will receive your money back. I can give you 2 options to work with.

1) Self Credit Builder: I absolutely love this tradeline. I have used this tradeline, so I'm giving you information based on personal experience. How this works: you're able to choose how much you want to pay monthly from your choice of \$25, \$35, \$48, or \$150. Once you choose your monthly payment option, you will need to pay \$9 for activation. The summary will tell you how long you will pay the monthly amount and the total amount you will get back after the installment is paid-in-full.

The great thing about this tradeline is that you have a 2-in-1 deal. After 3 consecutive payments, Self will give you the option to use part of the payment funds to retrieve a secure Self Credit Card.

For example: When I did this tradeline, I chose \$48/mo. After I paid 3 months of payments, I chose the option to get the credit card. I started off with a credit limit of \$150. After 1 month, Self increased my line of credit by \$75 each month. Continue to make payments on time, you will receive a credit limit increase each month.



Would you like to try Self?  
Click on the blue box below to get started.

Try Self

Now, let's discuss the second tradeline option.

2) Credit Strong Builder: This tradeline has many options. Most affordable monthly options are considered "Subscribed" tradelines. You can pay \$15/mo or \$30/mo.

For the \$15/mo option, you would receive \$1000 by the time it is paid-in-full. You would pay the monthly amount for 120 months which is 10 years.

For the \$30/mo option, you would receive \$2500 by the time it is paid-in-full. You would pay the monthly amount for 120 months as well.

The second options are more expensive and they fall under the category "Build and Save." There are 3 pay options for this category, \$48/mo, \$89/mo, and \$96/mo. Let's break this down.

For the \$48/mo option, you would save up to \$1000 and pay for 24 months.

For the \$89/mo option, you would save up to \$1000 and pay for 12 months.

For the \$96/mo option, you would save up to \$2000 and pay for 24 months.

Third option is the most expensive and they fall under the category "Magnum." There are 2 payment options for this category, \$55/mo and \$110/mo. Let's break this down too.

For \$55/mo option, you would save up to \$5000. You are able to choose how long you would pay with the max of 120 months. For the \$110/mo option, you would save up to \$10,000. Same rules apply for repayment option up to 120 months max.

For this tradeline, it is reported to all 3 bureaus, TransUnion, Equifax, and Experian. They also report under the company Austin Capital Bank on your credit file.

Between both tradelines, you do have more options with Credit Strong, but have a 2-in-one deal with Self. At either rate, you will have a tradeline that has successful, on-time payments that will boost your credit score.

Want to try Credit Strong? Click on the blue box to get started.

Try Credit Strong

## Additional Step (optional)

If you are looking for a starter credit card, I have a great option for you. It is called the Credit Builder Credit Card. It is a secured card, which means you would put down funds which then becomes your credit limit. Minimum to put down is \$200. Use it as a regular credit card. Remember, only use 30% of the credit limit. If you choose to put down the minimum of \$200, only use \$60.

The card is reported to all 3 bureaus: TransUnion, Equifax, and Experian. Within 7-10 days, you will receive your credit card. Want to try this option? Click on the blue box.

Try Credit Builder Card

# Want to learn more?

I hope you take this information and start building your credit. If any of the information is confusing to you or if you want more information, please register for my Credit webinar. Dates and times will be available in 2022 and will be sent to your email.

Register for my credit webinar

To keep up with any credit updates, tips, or training, please subscribe to my business YouTube channel: T-Marie Innovations.



Make sure to follow our Facebook page @tmarieinnovations to stay updated on any business news, tips, and webinar schedules.

If you would rather pay for credit dispute services, you can email me at [tmarieinnovations@gmail.com](mailto:tmarieinnovations@gmail.com) or call (515)257-6443.

Check out my website for more information about my services:  
[www.tmarieinnovations.com](http://www.tmarieinnovations.com)

T - M A R I E I N N O V A T I O N S