



UNITY CONSULTING ADVISORS

Free Credit Rebuild Blueprint

Your Step-by-Step Roadmap to Financial Freedom

This blueprint is your personal guide to understanding, rebuilding, and maximizing your credit score. Whether you're starting from zero or recovering from financial setbacks, these proven strategies — used by our specialists at Unity Consulting Advisors — will put you on the path to credit restoration, funding access, and lasting financial power.

PREPARED EXCLUSIVELY FOR YOU BY

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CHAPTER 1

Understanding Your Credit Score

Your credit score is a 3-digit number ranging from 300 to 850 that tells lenders how likely you are to repay debts. It affects your ability to rent an apartment, buy a car, qualify for a mortgage, and even get hired for certain jobs.

What Makes Up Your Credit Score?

Factor	Weight	What It Means
Payment History	35%	Do you pay on time?
Credit Utilization	30%	How much of your limit are you using?
Credit History Length	15%	How long have accounts been open?
Credit Mix	10%	Do you have a variety of credit types?
New Credit Inquiries	10%	Have you applied for new credit recently?

Credit Score Ranges

Score Range	Rating	What It Means For You
800 - 850	Exceptional	Best rates, easy approvals
740 - 799	Very Good	Above average, great terms

670 - 739	Good	Near or above average
580 - 669	Fair	Below average, higher rates
300 - 579	Poor	Difficult to get approved

"The first step to fixing your credit is understanding it. Most people are shocked to learn how quickly a score can improve with the right strategy." - Daniel Ford, CEO, Unity Consulting Advisors

CHAPTER 2

Step 1 - Pull Your Credit Reports

You are legally entitled to a free credit report from each of the three major bureaus every 12 months. The official site is **AnnualCreditReport.com** - the only federally authorized source.

The Three Major Credit Bureaus

Bureau	Website	Phone
Equifax	equifax.com	1-800-685-1111
Experian	experian.com	1-888-397-3742
TransUnion	transunion.com	1-800-916-8800

What To Look For On Your Report

Personal information errors

Wrong name, address, SSN, or date of birth. These small errors can cause big problems.

Accounts you don't recognize

Could be fraud, identity theft, or mixed files with another person.

Late payments reported incorrectly

Payments marked late that you actually made on time.

Outdated negative items

Most negative items must be removed after 7 years (bankruptcies after 10 years).

Duplicate collections

The same debt listed more than once by different collectors.

Incorrect balances or credit limits

Wrong numbers directly hurt your utilization ratio.

Pro Tip: Studies show nearly 1 in 5 Americans has an error on their credit report. Don't assume your report is clean - errors are common and can be disputed and removed.

CHAPTER 3

Step 2 - Dispute Errors and Negative Items

Under the Fair Credit Reporting Act (FCRA), you have the right to dispute any inaccurate, incomplete, or unverifiable information on your credit report. Bureaus are required by law to investigate and respond within 30 days.

How to File a Dispute - Step by Step

Step	Action	Details
1	Identify the error	Note the account name, number, and what is wrong
2	Gather documents	Bank statements, receipts, court documents as proof
3	Submit dispute	Online, certified mail (recommended), or by phone - dispute all 3 bureaus
4	Wait 30 days	Bureau investigates - creditor must prove accuracy or item is removed
5	Follow up	Request re-investigation or file CFPB complaint if denied unfairly

Your FCRA Rights:

- Free credit report every 12 months from each bureau
- Right to dispute inaccurate or incomplete information

- Right to know if information is used against you
- Right to sue companies that violate the FCRA
- Negative items removed after 7 years (10 for bankruptcy)

CHAPTER 4

Step 3 - Build Positive Credit Fast

While disputes are being processed, simultaneously take steps to build new positive credit history. These strategies produce results in as little as 30-90 days.

Quick Win Strategies

Strategy	How It Helps	Timeline
Become Authorized User	Inherit positive payment history instantly	30 days
Secured Credit Card	Build payment history with low risk	60-90 days
Credit Builder Loan	Adds installment account diversity	6-12 months
Reduce Utilization Below 10%	Biggest fast score boost possible	30 days
Set Up Autopay	Never miss a payment again	Immediate
Keep Old Accounts Open	Maintains credit history length	Ongoing

Expected Timeline: With consistent positive actions, most clients see a 40-100+ point increase within 3-6 months. Results vary based on starting score and the nature of negative items on file.

CHAPTER 5

Your 90-Day Credit Rebuild Action Plan

Follow these steps in sequence for measurable progress within 90 days.

DAYS 1-10 | FOUNDATION

- Pull all three credit reports from AnnualCreditReport.com
- Review each report for errors and outdated items
- List all negative items with account details
- Set up autopay on ALL current accounts
- Check your credit utilization on each open card

DAYS 11-30 | DISPUTE AND CLEAN UP

- File disputes with all three bureaus for each error found
- Send certified mail with documentation to support disputes
- Pay down balances to below 10% utilization where possible
- Do NOT apply for any new credit during this period
- Contact creditors for goodwill late payment removal

DAYS 31-60 | BUILD POSITIVE HISTORY

- Review dispute results and follow up on any denials
- Open a secured credit card if you don't have one
- Ask a trusted person to add you as an authorized user

- Use secured card for small purchases only (gas, groceries)
- Pay off secured card balance in full before statement date

DAYS 61-90 | OPTIMIZE AND PREPARE FOR FUNDING

- Pull updated reports and compare to original
- Research credit builder loan options at local credit unions
- Begin building business credit if applicable (EIN, business bank account)
- Schedule follow-up consultation with Unity Consulting Advisors



Ready to Accelerate Your Results?

Work directly with our credit specialists

This blueprint gives you the foundation - but every credit situation is unique. Our specialists work one-on-one with you to create a custom dispute strategy, identify the fastest path to your target score, and connect you with funding opportunities when you're ready.

Free

15-Minute Credit Call

Quick credit assessment and next steps - no cost, no obligation

\$50

30-Minute Deep Dive

Full review with personalized dispute and rebuild strategy

Book Your Free Consultation Today

go.unityconsultingadvisors.com/free-credit-analysis

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