

## TO DO LIST STEP 6

### Active Client Tab

## Sign Up For 3-5 Credit Builder Accounts ( the more the better )

Important Note: You want to make sure something is reporting to all 3 bureaus

- **THE PURPOSE OF THIS IS TO BUILD PAYMENT HISTORY & To Create A Good Credit Mix**
- Before You Can Apply For Anything You Need To Establish Some Type Of Payment History.
- I have recommended the same exact ones I used when building my personal credit. But I want to stress the importance that **YOU DO NOT HAVE TO SPEND ALL OF YOUR MONEY ON THIS.** Do whatever is comfortable within your budget.
- Get A Minimum 3, The More The Better But You **DO NOT NEED THEM ALL.** ( **you don't want all revolving or all installments** )

Self - \$35 - Installment whatever fits your budget ( installment )

### Pricing

**\$25**

a month

**\$35**

a month

**\$48**

a month

**\$150**

a month

- 1.** Your \$35 a month payment is set aside in a savings account.
- 2.** We report each deposit to all 3 major credit bureaus - which can help lift your credit score.
- 3.** After 24 months, you get the money back, minus interest and fees.

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Kickoff - \$20 ( Revolving )

## < Select your plan

Credit Service is a 12-month plan with no credit checks or hidden fee. Pick one that fits best to your needs.

Basic

**Premium**

Ultimate

### Reported Tradeline <sup>1</sup>

\$750

**\$2,500**

\$3,500



### Monthly price

\$5

**\$20**

\$35

### Credit reports & scores

1 bureau

**3 bureaus**

3 bureaus

<https://kikoff.com/?>

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**EXPERIAN BOOST - FREE TO JOIN** [https://affiliate.upsellnation.com/scripts/x7y3nqcm?a\\_aid=6822157931f1b&a\\_bid=9715fcc8](https://affiliate.upsellnation.com/scripts/x7y3nqcm?a_aid=6822157931f1b&a_bid=9715fcc8)

Experian Boost detects bills you pay like:

#### Phone & Telecom

- Cell phone bills
- Landline phone bills
- Cable or satellite TV
- Internet service

#### Utilities

- Electricity
- Gas
- Water
- Sewer
- Trash / waste management

#### Housing

- Rent payments (usually paid online or through a supported platform)

#### Subscriptions & Streaming

- Netflix
- Hulu
- Disney+
- Spotify
- HBO / Max
- Other streaming services

#### Insurance (monthly payments only)

- Auto insurance
- Homeowners insurance
- Renters insurance
- Life insurance

- Pet insurance  
(*Health insurance does NOT qualify.*)

Those payments get added to your Experian credit file.

**AVA - Installment \$26**

- Pay 26/mo for 12 months towards a secured Ava loan.
- After 12 months, you'll get your \$300 loan back - just like saving \$300

**Credits Strong \$30 ( Installment )**

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## Instal

Monthly Payment	Term Length	Installment Credit Reported
\$28	48 Months	\$1,010
\$38	36 Months	\$1,100
\$48	24 Months	\$1,000

## CS MAX

Monthly Payment	Term Length	Installment Credit Reported
\$49	60 Months	\$2,500
\$99	60 Months	\$5,000
\$199	60 Months	\$10,000

[What is your goal? - Credit Strong](#)

When it comes to adding open credit such as rent and utility bills. ( ONLY DO THIS IF YOUR RENT & BILLS ARE ALWAYS PAID ON TIME )

Secured Loan

Installment - Whatever

	Is In Your Budget	
Secured Credit Card	Revolving - Minimum \$500 Limit ( Which You Can Spend )	
Kikoff	Revolving \$20/Month	
Tomo Credit Card	Revolving - Approvals Based off transactions	
Credit Strong	Installment \$30/Month	
Ava	Installment \$26/Month	
Self	Installment \$35/Month	
Experian Boost	Open Credit ( Phone, Cable,, Light, Gas, Water, Auto Insurance, Homeowners insurance, Subscription Apps Etc	

If You Signed Up For Every Single Credit Builder Account It Will Cost You \$111/ Month. Look At It Like You're BUYING GOOD PAYMENT HISTORY.