CLEARPATH · CLIENT WORKBOOK

Credit Diagnostic & Intake

A short worksheet to figure out exactly where your file stands, what is actually holding it back, and what the next ninety days should look like.

NAME _____ DATE _____

EMAIL _____ PHONE _____

GOAL (MORTGAGE / AUTO / BUSINESS / GENERAL) _____

TARGET DATE FOR THAT GOAL _____

COMPANION TO THE CLEARPATH CREDIT EDUCATION SERIES

BEFORE YOU BEGIN

How This Works, and What It Is Not

This workbook is a diagnostic. Filling it out costs nothing and commits you to nothing.

Most people arrive at credit help with a number in mind and no idea which of a dozen possible problems is producing it. Two files showing the same score can need completely different work — one needs a correction to a reported date, another needs nothing but a balance paid down before a statement closes, a third needs three years of patience and no new accounts. This worksheet sorts that out before anyone spends money.

What credit work can do

- Correct or remove information that is inaccurate, incomplete, unverifiable, or past its reporting period
- Block information that resulted from identity theft
- Separate a file that has another person's accounts mixed into it
- Fix reporting that is technically true but creates a false impression
- Help you build a file that scores well and survives a human underwriter

What it cannot do — and what nobody can do

- Remove accurate, timely, verifiable negative information
- Guarantee a score or a specific point increase
- Shorten the legal reporting period for anything
- Erase a debt you owe

YOUR RIGHTS — READ THIS BEFORE SIGNING ANYTHING, WITH ANYONE

Federal law gives you specific protections when you hire anyone to work on your credit. Among them: **no company may charge you before the promised services are fully performed**, you are entitled to a written contract and a separate written statement of your rights *before* you sign, and you have **three business days to cancel without penalty**.

You also have the right to dispute inaccurate information yourself, for free, directly with the credit bureaus. Nobody has to do it for you.

The full statutory rights disclosure is a separate document that must be provided to you before any agreement is signed. This workbook is not that document and is not a contract.

PART ONE

The Three-Question Diagnostic

These three questions identify the actual bottleneck in most files. Answer them from your credit reports, not from memory.

QUESTION 1 — DEPTH

How many open accounts report a payment in a typical month?

- [ ] None — I may not have a credit file at all
- [ ] One or two
- [ ] Three to five
- [ ] Six or more

Fewer than three means **depth** is your constraint. The file does not have enough data to score reliably, and any single event moves it violently.

QUESTION 2 — AGE

How old is your oldest open account?

- [ ] I don't have one
- [ ] Under 2 years
- [ ] 2 to 4 years
- [ ] 4 to 7 years
- [ ] Over 7 years

Under four years means **age** is your constraint. This is the one thing that cannot be bought, rushed, or negotiated. The remedy is time plus not opening or closing anything.

QUESTION 3 — UTILIZATION

On your highest card, what percentage of the limit was used at the last statement close?

- [ ] Under 10%
- [ ] 10–29%
- [ ] 30–49%
- [ ] 50–89%
- [ ] 90% or more

Over 30% means you have a fast, free improvement available **before you pay anyone for anything**. Balances report at the statement closing date, not the due date — paying down before that date is often worth more than months of other work.

ANYTHING ELSE WE SHOULD KNOW

PART TWO

Which Starting Position Are You In?

Check the one that best describes your file. Each one calls for a different plan.

☐ **A — No file.** Nothing at any bureau. Lenders say "no score available." The bottleneck is scoreability, not score.

☐ **B — Thin file.** One or two young accounts. Scoreable but the score swings hard. The bottleneck is depth.

☐ **C — Damaged but active.** Real history, some derogatory items, accounts still open. The bottleneck is usually balances plus time — and this file often has the fastest available improvement in the whole process.

☐ **D — Post-event.** Bankruptcy, foreclosure, or a wave of defaults. Items are aging off. The risk is ending up with a clean but empty file.

☐ **E — Rebuilt but shallow.** Derogatories gone, a few accounts, perfect utilization, stuck around 700. The bottleneck is age and capacity, and the correct action is mostly to stop taking action.

☐ **F — Other:** new to the country, post-divorce with joint obligations, self-employed, or something else. Describe below.

_____

_____

PART THREE

Document Checklist

Bring what you have. Missing items are normal — we work from what exists.

ESSENTIAL

- [ ] All three credit reports, pulled the same day, from AnnualCreditReport.com (the only federally authorized source — it is free)
- [ ] Government-issued photo ID
- [ ] Proof of current address (utility bill, lease, bank statement)

IF YOU HAVE THEM

- [ ] Payoff letters, settlement agreements, or cancelled checks for anything you have paid
- [ ] Any letters received from debt collectors, including validation notices
- [ ] Bankruptcy discharge order and the schedule listing creditors
- [ ] Divorce decree and any release documentation
- [ ] Written deferment, forbearance, or hardship agreements
- [ ] Any denial letter or adverse action notice you have received
- [ ] Post-repossession sale notices
- [ ] Identity theft report from IdentityTheft.gov, if applicable
- [ ] Old statements showing when an account first went past due

WHY THE LAST ONE MATTERS — DATES ARE WHERE ERRORS HIDE

The single most valuable document most people can produce is an old statement showing the month an account first went delinquent. That date determines when a negative item is required to fall off your report — and it is one of the most commonly misreported fields in the system. A collection reporting that date two years late stays on your file two years longer than the law allows.

PART FOUR

Report Audit Worksheet

One row per account, per bureau. Compare the same account across all three reports — where they disagree, at least one of them is wrong, and that is provable without any outside document.

NEGATIVE ITEMS INVENTORY

Creditor	Bureaus	Opened	First late	Balance	Status	Falls off

Falls off: most negative items report for seven years from the first delinquency; collections for seven years plus 180 days. Chapter 7 bankruptcy reports ten years from filing, Chapter 13 seven years from filing. Anything past its date is a near-automatic removal.

OPEN REVOLVING ACCOUNTS

Card	Limit	Statement closes	Balance at close	Utilization %
TOTAL		—		

Check for blank limits. If any card shows no credit limit on the report, some scoring models substitute your highest past balance instead — which can make a lightly used card look nearly maxed. Call the issuer and have the limit reported. This is free and most people never look for it.

PART FIVE

Scripts You Can Use Today

Four conversations that cost nothing and are worth more than most paid services.

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1. Asking to be added as an authorized user

Being added to an established, well-managed account by a family member can import that account's age and available credit onto your file. It is the only legitimate way to add history you did not personally live through, and for a thin or empty file it is often the single biggest available move.

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"I'm rebuilding my credit, and one of the fastest legitimate
things I can do is be added as an authorized user on an
established account.

You wouldn't be co-signing anything — you'd have no liability
for me and I'd have none for you. And you don't have to give
me a card at all. I'd actually prefer you didn't have one
sent, or that you keep it. It just needs to report.

If it ever becomes inconvenient, you can remove me with one
phone call and it comes off my report."
```

Only ask about an account that is old, has never been late, keeps a low balance, and has a high limit. Whatever happens on that account happens to your report — including late payments you have no ability to prevent.

2. Verifying the account before you accept

Call the card issuer and ask:

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1. Do you report authorized users to all three credit bureaus?
2. Do you report the original account opening date, or the
   date the authorized user was added?
3. Is there a minimum age for an authorized user?
4. Can an authorized user be added without a card being mailed?
```

Question 2 is the important one. If the issuer only reports the date you were added, you get a new tradeline instead of an old one — much of the benefit disappears.

3. Before opening a secured card

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1. Do you report to all three credit bureaus?
2. What are the total fees — application, program, annual,
   and monthly maintenance?
3. Is there a path to graduate to unsecured, and how long
   does it usually take?
4. When it graduates, does it keep the same account number
   and original open date, or is a new account opened?
5. Is the deposit refunded on graduation?
```

Question 4 decides whether the year you are about to spend counts for anything. An issuer that graduates you in

place keeps the age you built. One that closes the account and opens a new one resets you to zero.

4. Asking for a credit limit increase

Raising a limit lowers your utilization without you paying down a dollar. It is the cheapest improvement available.

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"Before you submit anything — does a credit limit increase
request on this account use a soft inquiry or a hard inquiry?"

[If soft:] "Then I'd like to request an increase to
$__________. I'd also like to update the income on file
to $__________."

[If hard:] "In that case I'll hold off for now. Can you tell
me whether this account is reviewed automatically for
increases, and how often?"
```

PART SIX

How to Evaluate Anyone Offering Credit Help

Including us. Every item below describes conduct federal regulators have actually charged, not hypotheticals.

Walk away if you hear any of this

- [ ] Any payment requested before the work is completed — including a "setup fee," "audit fee," "verification fee," or a first month collected at signup
- [ ] A promise to remove accurate negative information
- [ ] A guaranteed score, a guaranteed number of points, or a guaranteed timeline
- [ ] Instruction to stop communicating with your creditors or the bureaus directly
- [ ] Instruction to dispute everything, including things you know are correct
- [ ] Any mention of a CPN, a "credit privacy number," a "new credit identity," or using an EIN in place of your Social Security number
- [ ] A suggestion that you file an identity theft report for a debt you actually incurred
- [ ] An offer to sell you "primary tradelines" or aged accounts in your name
- [ ] Refusal to give you the written contract and rights disclosure before you pay
- [ ] They reached you through an ad that appeared when you searched for your own creditor

WHY WE ARE BLUNT ABOUT THIS — **THE CONSUMER CARRIES THE RISK**

In cases involving purchased credit identities, consumers who bought and used them have been prosecuted alongside the people who sold them. The seller has a business. You have the criminal exposure, and you also lose whatever you built the moment the fabricated file is detected.

There is no shortcut that survives contact with a lender's fraud system. There is only accurate reporting, disciplined balances, and time.

What a legitimate engagement looks like

- You get a written contract and a separate written statement of your rights before you sign anything
- You have three business days to cancel with no penalty
- Nothing is charged until the promised work is done
- The plan names specific items and specific defects, not "we'll clean up your report"
- Accurate items are identified as accurate and left alone
- You are told what you can do yourself for free, and encouraged to do it

PART SEVEN

Your Next Ninety Days

Fill this in during the consultation. Every item should have a date and an owner.

FREE MOVES — THIS WEEK

- [ ] Autopay the minimum on every open account (then pay the real amount manually)
- [ ] Write down every card's statement closing date
- [ ] Pay balances down before those dates, not before the due dates
- [ ] Request limit increases where the issuer uses a soft pull
- [ ] Freeze all three credit bureaus — free, and reversible any time
- [ ] Check every card for a blank credit limit on the report

WEEKS 2–6

WEEKS 6–12

THINGS TO AVOID ENTIRELY UNTIL THE TARGET DATE

- [ ] Opening any new account
- [ ] Closing any account, especially the oldest one
- [ ] Co-signing for anyone
- [ ] Paying off the only installment loan on the file
- [ ] Leaving a dispute open during a loan application

NOTES

This workbook is educational material and a diagnostic tool. It is not a contract, not a service agreement, and not the statutory rights disclosure required before any credit services agreement is signed — those are separate documents that must be provided to you in writing beforehand. Nothing here is legal or financial advice or a guarantee of any outcome.

You have the right to dispute inaccurate information in your credit file yourself, at no cost, directly with the credit bureaus. You may obtain your credit reports free at AnnualCreditReport.com, the only federally authorized source. No company may charge you before

promised services are fully performed, promise a specific score outcome, remove accurate information, or advise you to misrepresent your identity or credit history.