

7-Day Credit Repair Starter Guide

Your First Week to a Better Score

Seven focused daily actions that create real momentum — written for everyday Coloradans who want results, not jargon.

7

Days of Action

3

Bureaus Contacted

40+

Avg Points in 60 Days

Free

Zero Cost to Start

WHAT YOU WILL ACCOMPLISH THIS WEEK

- Pull your credit reports from all three bureaus at no cost
- Identify every negative item dragging your score down
- Send your first dispute letter using a proven template
- Set up monitoring so nothing catches you off guard again
- Leave Day 7 with a clear 90-day plan and a concrete score target

A NOTE FROM ALANA

I built this guide after sitting across the table from hundreds of Coloradans who had no idea where to start. Seven days is enough to change your trajectory. Trust the process.

DAY 1

Pull Your Free Credit Reports

Time required: 20 minutes

Everything starts with knowing the truth. Today you pull your official credit reports from all three bureaus — Equifax, Experian, and TransUnion — at no cost. This is your baseline: the raw data that determines your score.

THE ONLY AUTHORIZED SOURCE

AnnualCreditReport.com is the only federally authorized website for your free reports. You are entitled to one free report per bureau every 12 months. Do not use any other site — many charge hidden fees or harvest your data.

YOUR ACTION STEPS

- 1 Go to AnnualCreditReport.com and request all three reports
- 2 Download or print each one — you will reference them all week
- 3 Label each report with the bureau name and today's date
- 4 Store them somewhere you can find them easily for the next six days

DAY 2

Read Your Reports Like a Detective

Time required: 30 to 45 minutes

Most people glance at their credit report and move on. Today you read every single line. Errors are more common than most realize — one FTC study found one in five Americans has a mistake on at least one report. Your job is to find yours.

WHAT TO LOOK FOR

- Accounts you do not recognize — possible fraud or mixed files
- Incorrect personal information: name, address, Social Security number
- Late payments you know you made on time
- Balances higher than your actual balance
- Debts listed as open that you know you paid or settled
- Duplicate accounts — the same debt reported more than once
- Collections past the seven-year reporting window

TRACK EVERYTHING

Create a simple spreadsheet: Creditor | Bureau | Error Type | Status. You will update this through Day 7 and beyond. This is your dispute command center — keep it organized from the start.

DAY 3

Understand Your Score Factors

Time required: 15 minutes

Your credit score is not a mystery — it is a formula. Knowing what drives it lets you target your energy where it matters most. Here is how FICO weights each component:

35%

Payment History

One missed payment can drop your score 50 to 100 points — never miss one

30%

Amounts Owed

Keep every card below 30% utilization. Below 10% for maximum score impact

15%

Length of History

Older accounts help — never close your oldest card

10%

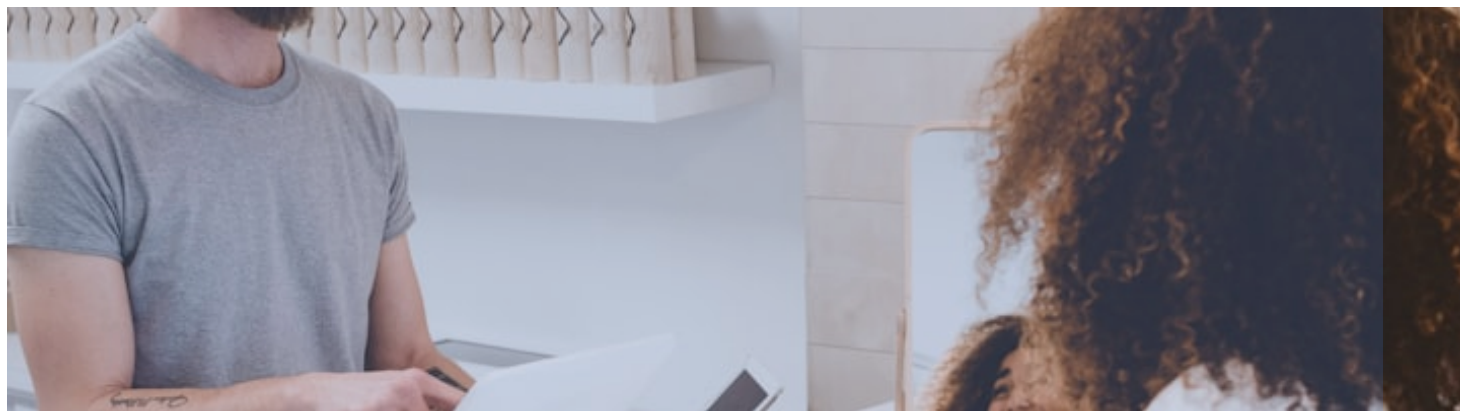
New Credit

Limit hard inquiries to when you truly need credit

10%

Credit Mix

A mix of installment loans and revolving credit is ideal



Your credit utilization across all cards is the fastest lever you can pull

DAY 4

Write Your First Dispute Letter

Time required: 45 minutes

For every error you found on Day 2, write a formal dispute letter today. The Fair Credit Reporting Act gives you the legal right to dispute inaccurate information, and bureaus must investigate within 30 days.

EVERY DISPUTE LETTER MUST INCLUDE

- 1 Your full legal name, current address, date of birth, and last four SSN digits
- 2 A clear, specific statement of what is inaccurate and why
- 3 The account name and number plus the bureau you are writing to
- 4 A direct request that the item be corrected or removed

- 5 A list of any supporting documents enclosed (copies only, never originals)

ALWAYS SEND CERTIFIED MAIL

Send dispute letters via USPS Certified Mail with Return Receipt. This creates a legal timestamp and paper trail. If a bureau ignores your dispute, this documentation is your leverage.

WANT ALANA'S PROVEN TEMPLATES?

Upgrade to The Credit Care System and get the exact dispute letter language that has achieved removals for Alana's clients for over a decade. Available for a one-time investment of \$27.

DAY 5

Lower Your Credit Utilization

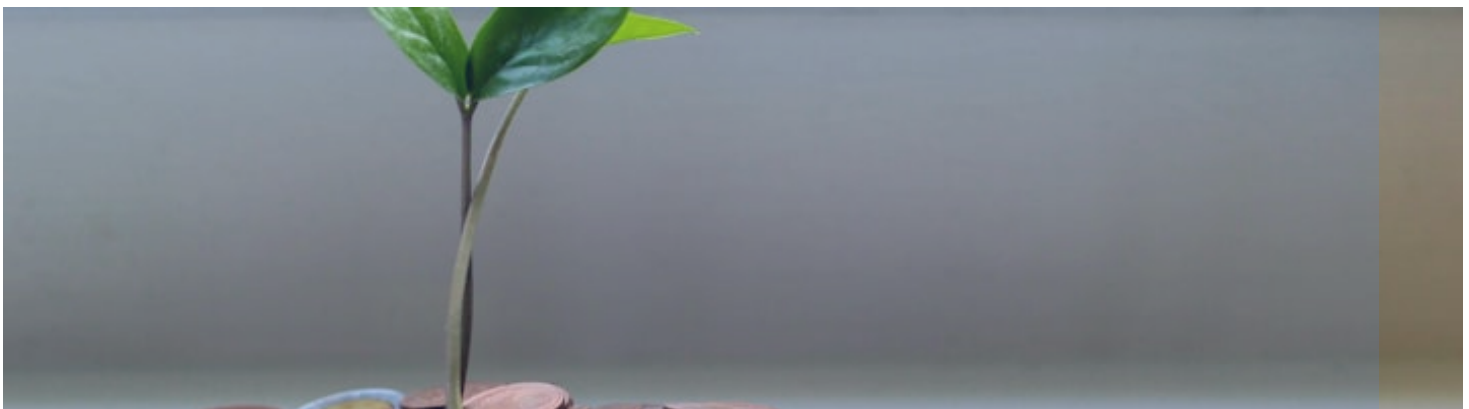
Time required: 20 minutes

Credit utilization — how much of your available revolving credit you are using — accounts for 30% of your score and is the fastest lever you can pull. Even modest reductions can move your score within one billing cycle.

$$\text{Utilization} = (\text{Total Balances} / \text{Total Credit Limits}) \times 100$$

Target: under 30% on each card. Under 10% for maximum score impact.

- Calculate your current utilization rate on every card
- Make a payment today to bring any card over 30% back below that threshold
- Call your credit card issuers and request a credit limit increase — this lowers your ratio without changing your balance
- Do not close any cards — closing a card reduces available credit and raises your utilization immediately



A clear payment plan makes every credit goal achievable faster

DAY 6

Set Up Credit Monitoring

Time required: 15 minutes

You cannot improve what you do not track. Today you set up free monitoring so you have a real-time window into your score and receive alerts the moment something changes on any of your reports.

FREE MONITORING TOOLS WORTH USING

- Credit Karma — free Equifax and TransUnion monitoring, updated weekly
- Experian free tier — monitors your Experian report and shows your FICO 8 score
- Your bank or credit card app — most major issuers include a free score tool
- Capital One CreditWise — free and available even to non-customers

WHAT TO WATCH FOR

New accounts you did not open. Hard inquiries you did not authorize. Address changes you did not make. Score drops larger than 10 points. Any of these could signal fraud or a reporting error requiring immediate attention.

DAY 7

Build Your 90-Day Plan

Time required: 30 minutes

Today is not an end — it is a launch pad. You have done more in seven days than most people do in years. Now build a 90-day roadmap with a concrete score target and specific milestones.

- 1 Set a specific score target for 90 days from today (aim for 620, 680, 720, or whatever unlocks your goal)
- 2 Schedule 30-day check-ins in your calendar to review monitoring alerts
- 3 Follow up on every dispute — bureaus have 30 days to respond
- 4 Set up autopay for every account to eliminate the risk of missed payments
- 5 Identify one secured card or credit-builder product if your score is below 580
- 6 Book a free consultation with Alana to get a personalized roadmap for your situation



Better credit opens real doors: homeownership, lower interest rates, financial freedom

READY TO GO FURTHER?

The Credit Care System takes everything you started this week and builds it into a complete 15-step plan with dispute templates, negotiation scripts, and direct access to Alana's guidance. One-time investment of \$27.

Work With Alana Directly

For personalized, one-on-one guidance — by phone or in person — Alana is ready to build a custom credit repair plan for your specific situation.

ColoradoCreditCare.com

