

7 Steps to a 720 Credit Score

QUICK START GUIDE

This is the minimum you need to do to build your credit score to 720. Please check off the steps as you complete them.

STEP 1



Did you dispute all the errors on your credit report?

Name _____

(If married, print another copy for your spouse)

YES

NO: OPTION 1

NO: OPTION 2



Have 720CreditScore.com review your credit report. Visit www.720Review.com to schedule an appointment.

Watch Lesson #1 and send dispute letters to all bureaus within the next 14 days.

STEP 2



Do you have three revolving credit cards that are reporting your correct limit to all three of the credit bureaus?

Remember:

- Revolving credit cards are Visa, MasterCard, Discover, or American Express, but not retail store credit cards.
- 46% of credit cards have a negative impact on your credit score.
- Make sure the credit cards for which you apply report the proper credit limit and report to all three credit bureaus.
- Do not apply jointly with your spouse.

CREDIT CARD 1

I need to apply.

I applied.

I have been approved.

I have a credit card that reports the correct limit to all three credit bureaus.

CREDIT CARD 2

I need to apply.

I applied.

I have been approved.

I have a credit card that reports the correct limit to all three credit bureaus.

CREDIT CARD 3

I need to apply.

I applied.

I have been approved.

I have a credit card that reports the correct limit to all three credit bureaus.

STEP 3



Do you have an installment loan or line of credit being reported to all three bureaus that was opened after your financial meltdown and is in good standing?

Key Points:

- Do not apply for joint credit with your spouse.
- The 720 Credit Rebuilder Program approves 100 percent of applications, regardless of a person's credit score.
- Visit www.720InstallmentProgram.com for more information.

YES

NO

Yes, I have an installment loan.

No, I need to apply.

I have applied.

I need to apply.