BRANDI BENSON-HICKS
BREG Homes Team • Keller Williams Premier

CREDIT EDUCATION GUIDE

PREVIEW EDITION



NO JUDGMENT. NO JARGON. JUST A CLEAR PLAN.

Credit Readiness & Credit Education Packet

If credit is the thing standing between you and a home, you will find no judgment here — only a clear place to start. You are not alone, and you are not stuck. This packet explains, in plain English, how a credit score works, what actually moves it, and the exact step-by-step plan you can follow over the next 90 days to get loan-ready — wherever you're starting from.

5 Factors	90 Days	Your Pace
WHAT MAKES A SCORE	YOUR ACTION PLAN	NO PRESSURE, EVER

Your score is a snapshot, not a life sentence. It changes as your habits and history change - and most of what helps it is simple, free, and completely within your control. Where a guided plan would help, this packet also shows you how to start one.

Prepared for you by Brandi Benson-Hicks, Real Estate Advisor
License #449493 • Serving Rockdale, Henry & the East Metro Atlanta area
(470) 873-9034 • brandi@breg.homes • BrandiLBenson.com

MEET YOUR ADVISOR

No judgment. Just a plan.

Meet Brandi

Army Veteran · Cancer Survivor · Real Estate Advisor



I've sat in rooms where money decided whether people got to fight for their lives. I was in one of those rooms myself — home from Iraq, fighting an aggressive cancer — and I was one of the lucky ones, because the military covered my care. The families beside me were fighting the disease and the bills at the same time, and I have never forgotten a single one of them.

So hear me clearly: you will never get judgment from me about a credit score. A number is a starting line, not a life sentence, and I have seen too much to ever confuse the two. What you get from me is respect, honesty, and a plan — what lenders actually look at, which moves raise your score fastest, and a real timeline from where you're standing to the day you hold keys. I've walked people down this exact road, step by step, pace by pace. Wherever you're starting from, that's where we start. Together.

And because a plan needs a starting point, I've partnered with Uqual — a credit readiness and credit education company I trust — so my people never have to guess at step one. They'll put expert eyes on your credit, build you a step-by-step plan, and actually educate you as you go. When you're ready, start through my personal link and they'll know I sent you: **https://partner.uqual.com/referral/TvtQKaXqMwPlZQyUxBlsPmDN6n83** — it's the same first step I'd hand my own family.

"A number is a starting line, not a life sentence."

— Brandi Benson-Hicks · BREG Homes Team · Keller Williams Premier · License #449493

(470) 873-9034 · brandi@breg.homes · BrandiLBenson.com

STAY CONNECTED

Stay connected with me.

Stay Connected

This packet is the beginning, not the whole library. I host webinars and seminars all year — credit restoration, the VA loan process, buying a home — and the people connected with me hear about every one of them first, along with every new guide and resource I release.

My events on Eventbrite

Follow me so you never miss a webinar or seminar: **https://VeteranCreditReadiness.eventbrite.com**

Everything in one place — my Beacons page

The newest resources, guides, lists, and signups: **https://beacons.ai/brandilbenson**

Instagram

Follow along daily: **https://www.instagram.com/realtorbrandil.benson** (@realtorbrandil.benson)

East Metro Insider on Facebook

My community for Conyers, Covington, McDonough & beyond: **https://www.facebook.com/groups/1432955898978858/**

Connect on even one of these and you'll never miss a step that could change your timeline.

Brandi Benson-Hicks · BREG Homes Team · Keller Williams Premier · License #449493

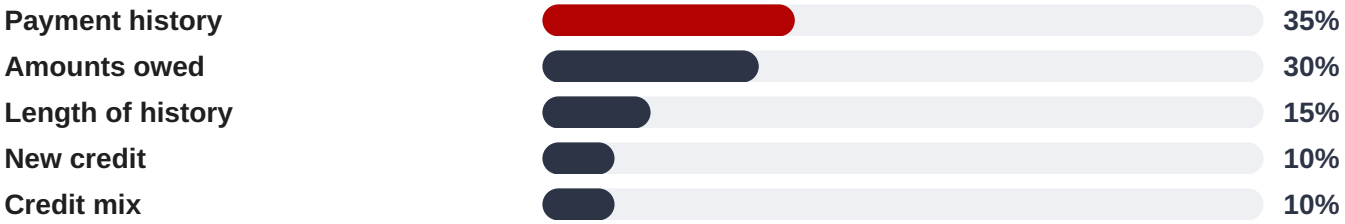
(470) 873-9034 · brandi@breg.homes · BrandiLBenson.com

START HERE

How a credit score works

Your credit score is a number - for the most common scores, between 300 and 850 - that sums up how you have handled borrowed money. Lenders use it, along with your income and debts, to decide whether to lend and what interest rate to offer. A higher score usually means more loan options and a lower monthly payment.

The best-known scoring model builds your score from five factors. The percentages below are the general weights that model uses - your own score will vary, but the two biggest factors are the same for almost everyone.



What that means in plain English

- **Payment history (35%)** - Do you pay on time? This is the single biggest factor, and it is built one on-time payment at a time.
- **Amounts owed (30%)** - How much of your available credit are you using? Maxed-out cards pull a score down even when every payment is on time.
- **Length of history (15%)** - Older accounts help. This is why closing your oldest card can sometimes hurt.
- **New credit (10%)** - Opening several accounts in a short window can cause a small, temporary dip.
- **Credit mix (10%)** - A mix of credit cards and installment loans (like a car loan) can help slightly - but never borrow just to build mix.

The takeaway

Two habits drive about two-thirds of your score: pay on time, every time, and keep card balances low. Everything in this packet builds on those two.

WHAT ACTUALLY WORKS

The fastest legitimate score movers

There is no legal shortcut that erases accurate history overnight - anyone who promises one is a warning sign. But these steps are proven, legitimate, and often start showing results within one or two billing cycles.

1. Pay every bill on time

Set up autopay for at least the minimum on every account, plus calendar reminders a few days before each due date. On-time payments are the foundation everything else sits on.

2. Pay card balances down

Using less of your limit helps. As a general guide, keeping balances under about 30% of each card's limit is better, and lower is better still. Paying a balance down can help relatively quickly once the new balance is reported.

3. Ask for a credit limit increase

If you have a good recent payment record, some card issuers will raise your limit without a hard credit check if you ask - which lowers your usage percentage without new debt. Ask whether it will trigger a hard inquiry first.

4. Pause new applications

Every application can cause a small dip, and new accounts shorten your average history. While you are getting loan-ready, let your existing accounts age and work for you.

5. Fix errors on your reports

A wrong late payment or a balance reported too high costs you points you should not lose. The full packet walks through checking and disputing, step by step.

6. Keep older accounts open

If a card has no annual fee, keeping it open - even with a small recurring charge paid in full - preserves your history length and available credit.

A word about "credit repair" promises

No company can legally remove accurate negative information, and no one can guarantee a specific score or a specific increase. What a legitimate service can do is organize the work - monitoring, dispute tracking, and a step-by-step plan - so nothing falls through the cracks. That is exactly what the Uqual plan on the last page is for.

UNDERSTANDING THE PAST

Collections, late payments, and bankruptcy

Almost everyone working on credit has something in their past they would rather forget. Lenders see these items every day. What matters most is how old they are and what your recent history looks like.

Late payments

A late payment is usually reported once it is 30 days or more past due, and later lates (60, 90 days) weigh heavier than a single 30-day late. The good news: the impact fades with time, and a growing streak of on-time payments is the strongest way to outweigh an old late mark.

Collections

An unpaid bill - medical, utility, or otherwise - may be sent to collections and reported on your credit. If you find one, verify it is really yours and the amount is right (errors here are common — the full packet walks through checking them, step by step). Before paying an old collection, talk to your lender: how a collection is handled can affect your loan file, and the best step depends on its age, size, and type.

Bankruptcy and other major events

A bankruptcy, foreclosure, or similar event does not end your chances of buying a home - but loan programs generally require a waiting period after the event before you can qualify, and the length varies by loan type and by what caused the event. In general terms, waiting periods are often measured in years - shorter for some government-backed loans, longer for conventional loans - and lenders also look for re-established credit since the event: new accounts paid on time, with no new major lates.

Why you need a lender's exact answer

Waiting periods, exceptions, and overlays differ from lender to lender and change over time. Use this page to understand the landscape - then confirm your specific timeline with a lender before you plan a purchase around it. Brandi can connect you with a local lender who will give you a straight, no-pressure answer.

One more thing to know

Most negative information ages off a credit report on its own - generally after about seven years for late payments and collections, and longer for some bankruptcies. You do not have to wait for everything to disappear to buy a home; many buyers qualify while older items are still aging off, as long as recent history is strong.

YOUR ACTION PLAN

Your 90-day loan-ready plan

Ninety days will not fix everything — but it is enough to build real momentum and walk into a lender conversation with a stronger, cleaner file. You do not have to do it all at once: follow the phases in order, one step at a time, at your pace.

When	Your moves
Days 1-30 **See it clearly**	Pull all three reports at AnnualCreditReport.com and highlight every error and negative item. List every debt, its balance, limit, and due date on one page. Set up autopay for at least the minimum on every account. File disputes for every error you found. Stop opening new credit.
Days 31-60 **Build momentum**	Make every payment on time - no exceptions. Put extra money toward the card with the highest usage percentage first and pay balances down. Follow up on your disputes and keep copies of everything. If a collection is holding you up, ask a lender how to handle it before paying.
Days 61-90 **Get lender-ready**	Keep the on-time streak going and balances trending down. Pull your reports again and confirm corrections landed. Gather your loan paperwork: photo ID, recent pay stubs, tax returns and W-2s, and bank statements. Then sit down with a lender for a real readiness check and a written plan for anything left to do.

Your weekly rhythm (15 minutes)

- Check every balance and confirm each payment posted
- Confirm autopays are set for the week ahead
- Note any score change - and what likely caused it
- Write down one win, however small. Momentum is the whole game.

While you are working the plan, protect it

- **Do not** buy a car, co-sign a loan, or finance furniture
- **Do not** close old cards or move large sums without a paper trail
- **Do** tell your lender the full story early - surprises hurt, honesty does not

THE FULL PACKET

This was the preview edition.

You have the five factors, the fastest legitimate movers, and your 90-day plan. The full Credit Readiness Packet goes deeper — and it is free for East Metro Insider members.

Inside the full packet

- **Check your reports and dispute errors** — the complete walkthrough: pulling all three bureau reports free and disputing what is wrong, step by step
- **The error checklist** — the most common report errors, and which items are worth disputing (and which are not)
- **The paper-trail method** — documenting disputes the way counselors recommend, so fixes stay fixed

Join the East Metro Insider

Members receive the complete packet free — plus every new guide, list, and local briefing I release for Conyers, Covington, McDonough & beyond. Join on my Beacons page: **beacons.ai/brandilbenson** — and if you would rather just talk it through, call or text me at (470) 873-9034.

Start your credit readiness plan with Uqual

Uqual builds you a personal, step-by-step loan-readiness plan - it tracks your progress and tells you exactly what to work on next, so you are moving toward mortgage-ready, not guessing. Start through Brandi's referral link:

Start your credit readiness plan with Uqual

https://partner.uqual.com/referral/TvtQKaXqMwPIZQyUxBlsPmDN6n83

YOUR GUIDE IN THE EAST METRO



Brandi Benson-Hicks

Real Estate Advisor, BREG Homes Team
Keller Williams Premier • License #449493
Veteran • Survivor • East Metro Insider

(470) 873-9034 • brandi@breg.homes
BrandiLBenson.com • brandibensonhicks.kw.com

Educational disclaimer: This packet is general educational information only. It is not financial, legal, or tax advice, and it does not guarantee any credit score, score increase, loan approval, interest rate, or program eligibility. Credit scores, waiting periods, and loan requirements vary by scoring model, loan program, and lender, and they change over time - confirm the specifics of your situation with a licensed lender or a qualified professional. Uqual is a third-party service; review its terms and any costs before enrolling. Equal Housing Opportunity.