PLAN FIRST. MORTGAGE SECOND.

90-Day Credit Score Accelerator

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What this guide is designed to do

This guide is for buyers who need more than one billing cycle to improve their credit profile before applying for a mortgage. The focus is credit card utilization, payment stability, reporting timing, and mortgage readiness.

> **Credit is only one lever. A stronger score helps, but the full homebuying plan also depends on income, savings, debt, and the monthly payment that fits your life.**

Who this plan is for

- Need more than one billing cycle.
- Cannot pay all balances down immediately.
- Have several highly utilized cards.
- Recently paid something late.
- Need time for balances or corrections to update.
- Want to prepare before applying.

Educational planning guide only. This is not legal advice, credit-repair services, or a guarantee of loan approval or credit-score improvement.

Month 1: Stabilize

The first month is about stopping further damage and creating a clean plan before sending extra money randomly. The goal is to stabilize the credit profile and make sure every account is protected.

- Set every account on automatic minimum payment.
- Stop adding new credit card debt.
- Review credit reports for errors.
- Bring any currently past-due accounts current.
- Build a card-by-card payoff strategy.
- Protect a small emergency reserve.

Month 1 is not about guessing. Every minimum payment must be protected, new balances must stop, and the payoff strategy should be based on utilization, reporting dates, and available cash.

Credit Stabilization Item	Why It Matters
Automatic minimum payments	Protects payment history and prevents new late payments.
Stop new card debt	The plan cannot work if balances keep growing.
Review reports	Errors or outdated information may need time to correct.
Card-by-card strategy	Extra payments should target the balances causing the biggest credit issue first.

Month 2: Reduce Utilization Strategically

In Month 2, extra cash flow is directed toward the balances that may be weighing down the credit profile the most. This is not random debt payoff. It is a utilization-focused strategy.

- Pay down the most highly utilized cards first.
- Bring individual cards below 50%, then below 30%.
- Reduce total revolving utilization.
- Keep older accounts open unless the lender advises otherwise.
- Track reporting dates.

Priority	Target	Why It Matters
1	Cards over the limit	Urgent utilization issue and potential risk signal.
2	Cards maxed out or closest to the limit	High individual utilization can hurt the overall credit profile.
3	Cards above 50%	Bring these down before spreading payoff money too thin.
4	Cards above 30%	Below 30% is a stronger planning target.
5	Toward 10% or less	Strong target when it does not drain needed savings.

Put the cards away, but do not close them. Keep the accounts open, make minimum payments on time, and stop adding new balances.

Month 3: Build the Homebuying Plan

By Month 3, the focus should move beyond the score. Updated balances may be reporting and the credit profile may be improving, but the real question is whether you are actually closer to buying.

This is where we review the full homebuying plan. Credit matters, but it is only one part of the mortgage picture.

Lever	What We Review
Income	Current income, pay structure, overtime, job history, and any recent changes that may affect qualification.
Savings	Available funds after credit card paydowns, including down payment, closing costs, emergency cushion, and reserves.
Debt	Monthly debt obligations, including credit cards, car payments, student loans, child support, personal loans, and other required payments.
Credit	Updated scores, reported balances, payment history, inquiries, new accounts, and whether the credit profile is ready for mortgage review.

A better credit score helps, but it does not automatically mean the homebuying plan works. The real question is whether income, savings, debt, and credit are working together toward the payment and purchase timeline that makes sense.

Your Next Step

Credit is one of your four levers. This plan works best alongside the other three, income, savings, and debt, not on its own. You do not have to wait until the end of the 90 days to start building the full picture.

Do You Need Help Getting Started?

Let's build your credit plan and homebuying strategy together. Book a call now.

Book a Planning Call

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