

Client Graduation

- [Client Graduation](#)

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This document defines the client graduation process — how Crowned Credit celebrates client success, handles offboarding, and converts completed clients into long-term referral sources.

Overview

Client graduation is the finish line — the moment when a client's credit has been repaired enough to achieve their original goal. Graduation is not just an administrative step; it is the most powerful retention and referral moment in the entire client lifecycle. Done right, it creates loyal advocates who send you referrals and leave positive reviews.

This page covers what "done" looks like, how to run the graduation call, how to transition clients to maintenance, and how to make the referral ask at exactly the right moment.

What Credit Repair Complete Looks Like

There is no universal "done" — graduation is based on the client's original goal combined with report cleanliness. Every client's graduation criteria is tied to what they came to us for.

Client Goal	Score Target	Report Cleanliness Target
FHA Home Purchase	580 or higher (minimum) / 620 or higher (preferred)	No recent derogatory marks, collections addressed, low utilization
Conventional Home Loan	640 or higher (minimum) / 700 or higher (preferred)	Clean 12-month payment history, minimal collections, utilization below 30 percent
Auto Loan with good rates	620-660 or higher	No recent 30-plus day lates, collections resolved or significantly reduced
Business Funding	680-720 or higher	Near-clean report, established credit history, low utilization across all bureaus

Client Goal	Score Target	Report Cleanliness Target
General Credit Health	700 or higher	All major derogatory items removed, all bureaus substantially clean

Report Cleanliness Checklist — Is the Client Graduation Ready?

- All disputable negative items have been addressed (removed or verified as accurate)
- No collections in active reporting state (if any remain, client understands and accepts)
- Score meets or exceeds client's stated goal threshold on at least 2 of 3 bureaus
- 12-month payment history shows no new late payments
- Credit utilization is below 30 percent, ideally lower
- Client is aware of any remaining items and has a self-management plan
- Client has been counseled on how to maintain their score going forward

How to Identify Graduation-Ready Clients in GHL

Starting at Round 3, assess graduation readiness on every progress review. Use these operational criteria:

- 3 or more rounds completed, or 90 or more days enrolled
- Score target met for client's stated goal on at least 2 of 3 bureaus
- No new derogatory items in the last 60 days
- All priority negatives either removed or verified as accurate
- Client has expressed readiness to pursue their goal (home purchase, auto, funding)

When these criteria are met, schedule the graduation call before the next results call so you can make it a celebration.

Graduation Call Script

The graduation call is one of the most important calls in the entire program. It should feel like a celebration — because it is. Deliver it with genuine enthusiasm.

"[Warm intro] Hey [First Name]! It is [CSR Name] from Crowned Credit — I have some really exciting news for you today. Do you have 10 minutes? [Pause.]"

[The Reveal] I have reviewed your credit report — all three bureaus — and I am so proud to tell you that you have officially completed your credit repair program. [Pause — let it land.]

When you first came to us, your score was [start score on TU/EQ/EX] and you had [X] negative items across your reports. Today, we have removed [X] items, your score is now [current TU/EQ/EX], and you are now in a position to [achieve their original goal — buy a home, get a car, apply for funding]. That is real. [Pause.]

[How Did We Do It] Walk through the journey — rounds completed, key wins, the hardest items that took multiple rounds.

[What This Means for Them] What this means practically is: you can now go to a lender and get quotes for [their goal]. You are no longer being penalized for your past — you have a clean slate.

[Maintenance Conversation] One thing I want to make sure you know: credit is not a one-time thing. Now that you have built this, I want to make sure you protect it. I am going to share a few things to keep doing going forward... [See maintenance section.]

[Review Request] Before we wrap — if you have had a good experience with us, would you be willing to leave a quick Google review? It really helps other people who are in your shoes find us. I will text you the link right now — it takes about 30 seconds and means the world to our team. Thank you."

Referral Ask at Graduation

"You have done amazingly well — congratulations again. One last question: is there anyone in your world who could use the same help you just received? If you send them our way and they sign up, we will send you a referral bonus as a thank-you — Zelle, Cash App, or we can credit a future bill if you stay on monitoring. Who comes to mind?"

Transition to Maintenance and Monitoring

Credit health is ongoing. After graduation, we transition clients to a light-touch maintenance routine designed to protect their gains and catch any new issues early.

Maintenance Checklist — First 90 Days After Graduation

- Keep SmartCredit active for at least 90 days post-graduation to watch for surprise changes

- Maintain utilization below 30 percent (ideal: below 10 percent)
- Set up SmartCredit alerts for new inquiries, new accounts, and balance spikes
- Pay all revolving accounts before the statement date to report lower balances
- Avoid applying for multiple new accounts at once — space inquiries by at least 90 days
- Schedule a quarterly check-in call if client opts into the monitoring relationship

Optional Monitoring-Only Relationship

If the client wants ongoing support after graduation, offer a light monitoring relationship (confirm pricing and availability with management before offering). CSR responsibilities in monitoring-only relationship:

- Quarterly SmartCredit review plus a brief call
- Proactive outreach if any new negative item appears
- Monthly education messages on utilization, payment reminders, and credit health tips

Upsell to Mortgage and Funding Partners

At graduation, clients are motivated and ready to act. This is the ideal moment to make a warm handoff to trusted lending or funding partners. The client trusts you — they will follow a warm introduction from you more readily than a cold outreach from a lender.

Warm Handoff Script

"Since you are now in a great position to [buy a home / get a car / apply for business funding], we can introduce you to a lender we trust. We work with partners who understand credit journeys like yours and can offer competitive terms. With your permission, I will send an intro message right now connecting you with [Partner Name]. They will take it from there and treat you with respect. Sound good?"

Process

1. Confirm client goal (home, auto, funding) and get explicit consent to share their contact details
2. Create GHL note: "Graduated — referred to [Partner] on [date]." Add tags: Graduated and Referred: [Partner]
3. Send a 3-way SMS introducing client to partner — brief, celebratory, and clear on the goal
4. Set a GHL task for 14 days to confirm the partner connected with the client and log the outcome

GHL — Tagging Graduated Clients

When a client graduates, update their GHL profile immediately:

- Remove tag: Active Client
- Add tag: Graduated
- Add tag: Referred: [Partner Name] if applicable
- Add tag: Monitoring-Only if they are staying on a maintenance plan
- Update pipeline stage to: Graduated
- Log note: "Graduation call completed on [date]. Final scores: TU [X] / EQ [X] / EX [X]. Items removed total: [X]. Goal achieved: [Yes/No]. Referred to: [Partner or N/A]."

After Graduation — Staying in Their Orbit

Graduated clients are your most powerful marketing asset. They have experienced the full program, they trust you, and they know people with the same problem they just solved. Stay in their world:

- Check in at 90 days post-graduation to see how the home purchase or funding application went
- Add them to a "Graduate Champions" list for occasional referral program reminders
- Send a brief annual message around their enrollment anniversary — "A year ago you started with us..."
- If they come back with new credit issues, treat them as priority — they already know your value