

Credit Building Recommendations

This page provides credit building recommendations that CSRs share with clients — covering secured cards, authorized user strategies, credit utilization tips, and long-term credit health.

This page provides all **Credit Building Recommendations** scripts and guidance for Crowned Credit CSRs. While our primary service is removing negative items through the dispute process, many clients benefit from proactively building positive credit alongside our work. CSRs should be equipped to recommend credit-building strategies that complement the dispute process and accelerate overall score improvement.

Overview - Credit Score Factors

Understanding FICO score components helps CSRs give better advice to clients. When recommending credit building strategies, always tie the recommendation back to which factor it improves.

FICO Factor	Weight	How We Address It
Payment History	35%	Removing negative marks, building positive payment history with credit builders and secured cards
Credit Utilization	30%	Advising clients to keep balances below 30% of limit on all revolving accounts
Length of Credit History	15%	Advising clients not to close old accounts; recommending tradelines for established history
Credit Mix	10%	Recommending a mix of installment accounts (credit builders, loans) and revolving accounts (secured cards)
New Credit Inquiries	10%	Advising clients to avoid applying for new credit during the program unless necessary

Installment Account Recommendations

Clients with thin credit files or no installment accounts benefit greatly from credit builder products. These report positive payment history monthly and are low risk.

SMS - Credit Builder Account Recommendations

“ Adding credit builders is a great way to improve your credit mix and build positive installment history. Here are some options you can explore to boost your credit alongside our dispute work: [SelfLender.com](https://www.selflender.com), [Kikoff.com](https://www.kikoff.com), [MeetAva.com](https://www.meetava.com), [CreditStrong.com](https://www.creditstrong.com), [RentReporters.com](https://www.rentreporters.com), and [KovoCredit.com](https://www.kovocredit.com). Just a heads-up: be sure to make all payments on time, as missing a payment on a credit builder could hurt your score instead of helping it.

Phone Script - Recommending Credit Builders

“ Hi [Name], one thing that can really speed up your progress is adding a credit builder account alongside our dispute work. These are small installment accounts designed specifically to build positive payment history. They report to the credit bureaus every month, so you are actively building while we are also removing. There are several options at different price points - [SelfLender](https://www.selflender.com), [Kikoff](https://www.kikoff.com), and [CreditStrong](https://www.creditstrong.com) are popular ones. The key is making every single payment on time. Missing a payment would defeat the purpose. Would you like me to send you a list of options to look at?

Revolving Account Recommendations

Clients who lack revolving credit accounts (credit cards or lines of credit) are missing a key credit mix component. Secured cards are the safest entry point for most clients in the credit repair process.

SMS - Recommending Revolving Accounts

Upon checking your file, it appears that adding revolving accounts like credit cards would help your overall credit mix and establish positive payment history. For now, a secured card would be the safest option. Putting down a deposit and using the card for small regular expenses will help keep it active. Make sure to settle payments before the due date each month, and it will help your file improve steadily over time.

SMS - Recommended Secured Cards

Here are a few secured card options we suggest for clients in the repair process: Discover Secured Card, U.S. Bank Secured Card, Bank of America Secured Card, and Navy Federal Secured Card if you are eligible for Navy Federal membership. These are among the most reputable options with the best chance of graduation to unsecured cards over time.

SMS - Cards That Pull from TransUnion (Targeted Applications)

Apple Card, US Bank, and GM Card typically pull from TransUnion when evaluating applications. If your TransUnion score is your strongest bureau right now, these may be the best options to consider when you are ready to apply. Applying through your strongest bureau gives you the best approval odds.

Personal Loan Recommendations

Clients who are ready for an installment loan (after most negatives are removed) can benefit from adding a personal loan to their credit mix. Always advise waiting until the file is mostly clean before applying.

SMS - Personal Loan Recommendations by Credit Level

Personal Loan Options by Credit Level:

For average credit scores: SoFi, Upgrade, Upstart, One Main Financial

For higher credit scores: First Citizens Bank, Truiliant Bank

Lenders that typically pull from TransUnion: Navy Federal, Alliant FCU, Suncoast FCU, Truist (sometimes pulls TransUnion)

We recommend waiting until most negative items are removed from your report before applying for larger installment loans. This maximizes your approval odds and helps you secure better interest rates.

Home Purchase and Mortgage Guidance

SMS - When Can I Buy a House?

“ It would be best to wait until most, if not all, of the negative items have been removed from your report. Most mortgage lenders look for a minimum score of 620 for FHA loans and 640 to 680 or higher for conventional loans. Once we have your file cleaned up, we can give you a more precise timeline on when you would be ready to apply. We will make sure to keep you updated as we make progress on your file!

SMS - Advising Client Not to Apply During Program

“ Hi [Name], thanks for informing us. While we generally do not recommend applying for anything while the program is ongoing - since new inquiries and new accounts can temporarily affect your score - we understand that different situations come up. If you do proceed, please be advised that this may slow down progress slightly due to its impact on your credit, but we will address it accordingly and continue working on your file.

Credit Card Application Guidance

SMS - Can You Help Me Get a Credit Card?

“ Hi [Name], we cannot directly assist with credit card applications, but we can provide guidance on how to best position yourself for approval. Since your strongest bureau right now appears to be [BUREAU], it would be best to apply for cards that pull from that bureau. Here is a resource where you can view which bureau most banks and lenders pull from:
<https://ficoforums.myfico.com/t5/General-Credit-Topics/Which-Report-Will-They-Pull-Part-2/m-p/6379773>

Business Funding Guidance

SMS - Business Funding Inquiry

“ For business funding, we have specialists on our team who handle these cases. Generally, we recommend that clients have scores in the 700s and all negative accounts cleared from their personal credit first, as personal credit is often evaluated for business funding as well. Once your personal credit is in great shape, we can discuss business funding options and connect you with the right specialist. Keep working the program and we will get you there!

Credit Utilization Guidance

Credit utilization is the single most actionable thing clients can do outside of the dispute process. Always reinforce this during any score-related conversation.

SMS - Credit Utilization Reminder

“ Quick reminder: keeping your credit card balances below 30% of the credit limit on each card is one of the fastest ways to boost your score. If you have a card that is near the limit, paying it down even partially can have an immediate positive impact on your score at the next reporting cycle. This is one of the most impactful steps you can take outside of our dispute work.

ChexSystems and Banking Issues

SMS - Client Has Banking Issues (Secondary Bureaus)

“ If you are having trouble opening bank accounts, this may be related to your ChexSystems or Early Warning Services report. These are secondary databases that banks use separate from the main credit bureaus. We can help address negative marks on those reports as well. Would you like me to send you instructions on how to order your ChexSystems and EWS reports so we can take a look?

Results vary based on individual credit profiles and are not guaranteed.

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