

# Client Lifecycle Overview

This page maps the complete journey every Crowned Credit client takes — from clicking an ad to graduating with a transformed credit profile — so you understand exactly how your role fits into the bigger picture and why each step matters.

## Client Lifecycle Overview

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This document outlines the complete client journey at Crowned Credit — from the moment a lead clicks our ad to the day they graduate with a transformed credit profile. Every team member should understand this lifecycle so they can see how their role fits into the bigger picture.

### ▣ Core Philosophy

At Crowned Credit, we don't just fix credit — we guide clients through a transformation. Every touchpoint matters. From the first ad impression to the final graduation call, the client experience should feel premium, professional, and empowering.

## Lifecycle at a Glance

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Phase	Stage Name	Owner	Typical Timeframe
1	Lead Generation & Acquisition	Marketing / Media Buyer	Pre-purchase
2	Onboarding	Onboarding Team	Days 1-7
3	Active Credit Repair	CCS + Dispute Team	Months 1-6+
4	Ongoing Support & Retention	CCS + Billing	Ongoing
5	Graduation & Referral	CCS	When goals achieved

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# Phase 1: Lead Generation & Acquisition

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The lifecycle begins in the digital advertising ecosystem. Crowned Credit runs Meta (Facebook & Instagram) ads targeting individuals who are credit-aware, financially motivated, and ready to take action.

## How Leads Enter the System

- **Meta Ads:** Prospective clients click on a lead form or landing page ad optimized for purchase — not just contact info
- **Landing Page:** Hosted on Shopify, presenting Crowned Credit's value proposition, pricing tiers, and a clear CTA to enroll
- **Payment:** Clients choose a plan and pay upfront:
  - **Basic Plan:** setup fee
  - **Standard Plan:** setup fee + monthly service fee
  - **Premium Plan:** premium setup fee
- **GHL Entry:** Upon payment, the contact is automatically created or updated in GoHighLevel. Automations trigger immediately.

### ⚡ Automation Note

GHL automations fire the moment a purchase is made. Welcome emails, SMS messages, and internal notifications are sent automatically. The Onboarding team is notified within minutes of a new client signing up.

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## Phase 2: Onboarding

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Onboarding is where the client relationship is truly established. A smooth, professional onboarding experience reduces churn, sets expectations, and positions the client for success in the repair process.

## Onboarding Team Responsibilities

- Send the welcome SMS and document request immediately after sign-up
- Collect all required documents: government ID, proof of address, SSN, signed agreement
- Set up SmartCredit (credit monitoring) and verify access
- Create and configure the client's DisputeFox profile
- Schedule and complete the onboarding intake call
- Set realistic expectations — timelines, what to expect from round 1, how updates work

- Hand off the file to the CCS team with a complete transition note

## Onboarding Completion Checklist

Item	Status
Welcome SMS sent	<input type="checkbox"/> GHL automation
Document request sent	<input type="checkbox"/> Manual + automation
All documents collected and verified	Manual check
SmartCredit account set up	Manual
DisputeFox profile created	Manual
Onboarding call completed	Manual — logged in GHL
CCS transition note written	Required before handoff
DisputeFox stage updated to "Credit Analysis"	Onboarding Team

## Phase 3: Active Credit Repair

Once onboarding is complete, the client enters the active repair phase. This is the longest phase — typically 3-6+ months depending on the complexity of the file. The CCS team owns the client relationship during this phase.

### What Happens in This Phase

- **Credit Analysis:** The Dispute Team pulls all 3 bureau reports and categorizes negative items by type, age, and disputable status
- **Dispute Rounds:** Letters are generated and submitted to credit bureaus (Equifax, TransUnion, Experian). Each round takes 30-45 days for bureau response
- **CCS Check-Ins:** CCS contacts each client after every dispute round to review results, explain what was removed or updated, and preview the next round
- **Score Monitoring:** SmartCredit tracks score changes in real-time. CCS reviews these and informs clients of meaningful progress
- **Retention Touchpoints:** Monthly proactive outreach to ensure clients remain engaged, satisfied, and continuing to pay

# Dispute Round Timeline

Stage	Duration	Description
Letters Preparing	2-5 days	Dispute letters generated, items selected, strategy confirmed
Letters Sent	1-2 days	Submitted to bureaus via DisputeFox
Awaiting Response	30-45 days	Bureau investigating; monitoring SmartCredit for updates
Results Review	2-5 days	CCS reviews results, contacts client, logs outcomes in DisputeFox
Next Round Preparation	Varies	Strategy adjusted based on what was removed vs. what remains

## Phase 4: Ongoing Support & Retention

Retention is not passive — it's an active effort. Between dispute rounds, clients need to feel supported and engaged. If they feel forgotten, they cancel.

### Retention Activities

- Monthly check-in calls or SMS updates — even if there's no new dispute result
- Immediate response to any inbound client contact (within 2 hours)
- Proactive outreach when SmartCredit shows a score change (positive or negative)
- Billing team intervention when payments fail — reach out before the account gets suspended
- Addressing client frustration early before it becomes a cancellation request

#### **🚩 Churn Warning Signs**

Watch for these signals: client not responding to SMS/calls for 2+ weeks, billing failure without contact, complaints about "no results," or client asking about cancellation. These require immediate escalation to your team lead.

# Phase 5: Graduation & Referral

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Graduation is a milestone — for the client and for the team. A client graduates when they have achieved their credit goals or when the dispute process is complete and no further actionable items remain.

## Graduation Process

- CCS reviews the file and confirms graduation criteria are met
- Schedule a graduation call to celebrate the client's progress
- Walk through the final credit report — show what was removed and what their score looks like now
- Provide guidance on maintaining credit health going forward
- Request a Google/Facebook review while client enthusiasm is high
- Ask for referrals — "Do you know anyone else who could benefit from what we did for you?"
- Close out the DisputeFox file and update GHL to "Graduated"

### **📌 Graduation = Our Best Marketing**

A graduated client who had a great experience is a walking advertisement for Crowned Credit. Every graduation call is also a referral opportunity. Make it memorable, celebrate their win, and make the ask naturally.

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