

# THE BUSINESS CREDIT CHEAT CODE

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### Unlock 6-Figure Capital Without Using Your Name

What if your business could access tens—or even hundreds—of thousands in capital...

- ✓ Without needing personal guarantees
- ✓ Without maxing out your personal credit
- ✓ And without risking your own name or assets?

That's the power of *true* business credit.

This bonus walks you through the exact step-by-step system small business owners are using to build strong, fundable credit profiles—separate from their personal identity.

You'll learn how to set your business up properly, build real trade lines, and unlock high-limit funding, even as a brand-new LLC or S-Corp.

We'll cover:

- 📄 The legal setup lenders look for
- 🏪 Which cards and vendors report (and which don't)
- 📈 How to build strong business credit from scratch—even with no revenue
- 🧠 The habits that make banks say “yes”
- 💰 How to qualify for lines of credit, loans, and corporate funding without using your personal credit

Let's dive in.

### 📦 Set Up Your Business *the Right Way*

Before lenders or vendors will take your business seriously... you need to look the part.

- ✓ Register your business as an LLC or S-Corp

- File your Articles of Organization through your Secretary of State
- Choose a professional name (avoid anything that sounds risky like “investments” or “credit repair”)

### ✔ Get an EIN from the IRS

This is your business’s Social Security Number.

Apply online here: [irs.gov](https://www.irs.gov)

### Open a Business Bank Account

This is where the rubber meets the road. Lenders *will* check this.

- Keep business finances 100% separate from your personal accounts
- Use your EIN to open a business checking account
- Choose a bank that’s small business friendly (think: low fees, digital access, easy integrations)

 *Pro Tip:* Start building a relationship with a banker now—it’ll pay off later.

### Get a Business Credit Card

Your first major credit-building step.

- Apply for a business credit card that reports to business bureaus (not all do—check first)
- Use it for real expenses (ads, tools, supplies) and pay it off monthly
- Keep utilization under 30% to boost your scores

 *Bonus Tip:* Cards like Capital One Spark, Chase Ink, or Divvy often report to major bureaus.

### Set Up Net-30 Vendor Accounts

These are the secret sauce to business credit.

- Work with vendors who offer net-30 terms and report to credit bureaus
- Use them for regular purchases (office supplies, shipping, equipment)
- Always pay on time or early

 Starter Vendors That Report:

- Uline
- Grainger
- Quill
- Summa Office Supplies

🧠 These accounts will help you establish *payment history*—a major credit score factor.

## 📊 Monitor Your Business Credit Reports

You can't grow what you don't track.

Check your reports regularly from:

- 🟡 **Dun & Bradstreet**
- 🔵 **Experian Business**
- 🔴 **Equifax Business**

Tools like [Nav.com](https://www.nav.com) let you monitor all three—for free.

🧠 Dispute any errors or outdated info early—clean data = higher scores.

## 🏆 Build Good Credit Habits

Want banks to see you as fundable? Do this consistently:

- ✅ Pay all bills early or on-time
- 💰 Keep your balances low
- 🚫 Avoid excessive inquiries or debt stacking
- 📊 Track your credit utilization and aging trade lines

Remember: You're building a financial *reputation*.

## 🤝 Build Relationships with Banks & Lenders

Your banker should know your name *before* you apply.

- Stay in touch with your bank's business team
- Ask about their small business loan or line of credit options
- Apply when your profile is strong—not when you're desperate

🔑 Strong credit + solid relationships = better terms, bigger limits.

## 👛 Step 8: Apply for Loans & Lines of Credit

Once your foundation is set (typically 3–6 months in), you're ready to level up.

- Start with low-limit business lines of credit from your bank
- Graduate to unsecured funding, equipment financing, or SBA loans

- Always borrow with a purpose—and have a plan to pay it back

🔥 Example: A 6-month-old LLC with 3 vendor accounts, 1 business credit card, and \$10K/month in revenue can often qualify for \$50K–\$100K+ in total capital.

## 🔧 Summary: Your Business Credit Cheat Code Framework

👛 Step	🧠 Why It Matters
Register LLC or S-Corp	Establishes legal credibility
Get an EIN + Biz Bank Account	Shows you're legit & fundable
Use a Biz Credit Card	Starts your credit history
Open Net-30 Vendor Accounts	Builds payment history fast
Monitor Your Reports	Stay in control of your score
Practice Good Credit Habits	Makes you low-risk in lenders' eyes
Build Relationships	Paves the way for better financing
Apply for Capital Strategically	Unlocks 5–6 figure funding (without your name)

## 💡 Final Thought: Stop Bootstrapping Everything

You don't need to fund your growth out of pocket forever.

With a solid business credit foundation, you can:

- Hire help sooner
- Invest in growth tools
- Weather cash flow gaps
- Scale without risking your personal assets

*That's the cheat code most small business owners never use.*

But now—you can.

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