Funding Ready Workbook: Preview Chapter

Section 3: Your Credit Snapshot

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Welcome to the preview

The Funding Ready Workbook is a fill-in workbook that walks you through getting your business funding ready, one worksheet at a time. This preview is Section 3, the credit snapshot. It is the section most owners need first, because credit shapes which paths are open to you.

What the full workbook covers:

1. Start here: your funding goal
2. Business setup check
3. Your credit snapshot (this preview)
4. Cash flow and deposits
5. Use of funds
6. Match the money to the job
7. Document binder
8. Offer review
9. After a no
10. Your action plan

The full workbook comes as a fillable PDF you can also print. A Google Sheets companion is planned for launch, with the logs and trackers already set up to do the math. Want to know when it opens? Join the waitlist at naturallendingco.com/learn/shop#workbook.

How to use this section. Pull your credit report first, then work through the four worksheets in order. Each one has a short how-to, a hypothetical example and a blank version for you. Plan on one sitting with your report open next to you.

Getting your report. The report we review is the three-bureau report with scores that you pull through our IdentityIQ link. Affiliate link: we may earn a referral fee if you sign up, and trial terms are set by IdentityIQ and can change, so review them on that page first. You can also get free reports every week at AnnualCreditReport.com.[1] Checking your own report does not hurt your score.[2]

Worksheet 3.1: Report Review Sheet

What it does: It puts every account on your report in one list, so you can spot what looks wrong and what is weighing on your file.

How to fill it in:

1. List each account from your report: cards, loans, collections and anything else listed.
2. Copy the status, balance and limit (cards only) exactly as the report shows them.
3. Note any late marks or negative remarks.
4. In "Looks right?", mark Yes or No. If No, write what is wrong.
5. In "Next step", write what you will do: nothing, pay down, gather proof, or dispute.

Hypothetical example (made-up accounts, for illustration only):

Account	Status on report	Balance	Limit	Late marks or remarks	Looks right?	Next step
Card A	Open, current	$1,800	$5,000	None	Yes	Pay down when possible
Card B	Open, current	$1,500	$2,000	None	Yes	Pay down first (highest use)
Auto loan	Open, current	$9,400	n/a	One late payment shown	No, I paid on time	Gather a bank statement, then dispute
Collection account	Open collection	$320	n/a	Collection	No, not my account	Dispute

Your version

Account	Status on report	Balance	Limit	Late marks or remarks	Looks right?	Next step

Worksheet 3.2: Utilization Tracker

What it does: It shows how much of your available revolving credit you are using, card by card and overall. This is your own math, not a score prediction and not a target.

How to fill it in:

1. List each open credit card with its limit and current balance.
2. Divide balance by limit for each card to get that card's share used.
3. Add all balances and all limits, then divide to get your overall share used.
4. In "Paydown plan", try a payment amount and redo the math to see how the shares change.

Hypothetical example:

Card	Limit	Balance	Share used	Paydown plan	Share after plan
Card A	$5,000	$1,800	36%	$0	36%
Card B	$2,000	$1,500	75%	Pay $1,000	25%
Card C	$3,000	$0	0%	$0	0%
Total	**$10,000**	**$3,300**	**33%**	**$1,000**	**23%**

In this example, paying $1,000 toward Card B lowers the overall share from 33% to 23%. Our Utilization Paydown Sketch runs the same math in your browser.

Your version

Card	Limit	Balance	Share used	Paydown plan	Share after plan

Worksheet 3.3: Dispute Tracker

What it does: It keeps each error you dispute in one place: what is wrong, your proof, who you sent it to and what came back.

How to fill it in:

1. Copy each "No" item from Worksheet 3.1.
2. Write what is wrong in one sentence, and list the proof you have.
3. You can dispute with the credit reporting company and with the company that reported the item.[3] Write down where you sent it and the date.
4. Track the response. The Dispute Timeline Tracker on our credit hub shows the published investigation clocks.
5. Record the result, and check your next report to confirm the change.

Hypothetical example:

Item	What is wrong	Proof I have	Sent to	Date sent	Result
Auto loan late mark	Shows a late payment I made on time	Bank statement showing the payment	Credit reporting company and the lender that reported it	(your date)	Waiting
Collection account	Not my account	Letter stating I never had this account	Credit reporting company	(your date)	Removed after review

You have the right to dispute on your own. If you would rather have a team handle the letters and follow-ups, our credit repair partner is the path we recommend; see credit improvement support. We may earn a referral fee if you sign up. Accurate negative information generally cannot be removed, so be careful with anyone who says otherwise, and no one can promise a result.[4]

Your version

Item	What is wrong	Proof I have	Sent to	Date sent	Result

Worksheet 3.4: Company File Starter

What it does: It checks the basics of a business credit file, separate from your personal report.

How to fill it in: Mark each line Yes or No, then write your next step for every No.

Hypothetical example:

Item	Yes or No	Next step
The same legal business name is used everywhere	Yes	
EIN on file, with the confirmation letter saved	Yes	
Business bank account in the business name	Yes	
Business address and phone that receive mail and calls	No	Set up a business phone line
D-U-N-S Number (free to request)	No	Look up first, then request one
Vendors or cards that report business payments	No	Ask each vendor whether they report

Our business credit file guide explains each line.

Your version

Item	Yes or No	Next step
The same legal business name is used everywhere		
EIN on file, with the confirmation letter saved		
Business bank account in the business name		
Business address and phone that receive mail and calls		
D-U-N-S Number (free to request)		
Vendors or cards that report business payments		

What to do with your snapshot

- If your file looks ready, move on to Section 4 in the full workbook, or start with us now.
- If errors are in the way, work the Dispute Tracker first.
- If balances are high, use your paydown plan, then redo Worksheet 3.2.

When it feels right

Applying is free, and there is no hard credit pull to start.

1. **Apply and share your credit report.** Fill out a short application and share your three-bureau report through our IdentityIQ link. Affiliate link: we may earn a referral fee if you sign up, and trial terms are set by IdentityIQ and can change.
2. **We review whether you qualify.** We look at your report and the rest of your picture, and you can bring this snapshot with you.
3. **If you qualify, you see your options and choose.** If you are not ready yet, you get a free written plan from your report.

Start at https://naturallendingco.com/apply, or call or text (702) 625-2891.

All examples are hypothetical and for illustration only. This workbook is for education only and is not legal, tax or financial advice. Every funding decision is made by the lender. Nothing in this workbook is a score prediction or a promise of any result.

Sources

1. Consumer Financial Protection Bureau, "How do I get a free copy of my credit reports?" https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-and-read-my-credit-reports-en-5/. Accessed November 25, 2026.
2. Consumer Financial Protection Bureau, "Does requesting my credit report hurt my credit score?" https://www.consumerfinance.gov/ask-cfpb/does-requesting-my-credit-report-hurt-my-credit-score-en-1229/. Accessed November 25, 2026.
3. Consumer Financial Protection Bureau, "How do I dispute an error on my credit report?" https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/. Accessed November 25, 2026.
4. Consumer Financial Protection Bureau, "Is it possible to remove accurate but negative information from my credit report?" https://www.consumerfinance.gov/ask-cfpb/is-it-possible-to-remove-accurate-negative-information-from-my-credit-report-en-1249/. Accessed November 25, 2026.