4 Cycles of Life Inc
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FREE GUIDE CREDIT READINESS

The Personal & Business Credit Readiness Checklist

7 steps to becoming fundable before you apply

By **Herbalist Kareem**

Personal Loans · Lines of Credit · Business Cards · SBA
4CyclesOfLife.com

EDUCATION · FUNDING

01 **READ THIS FIRST**

Become Approvable — Not Just Approved

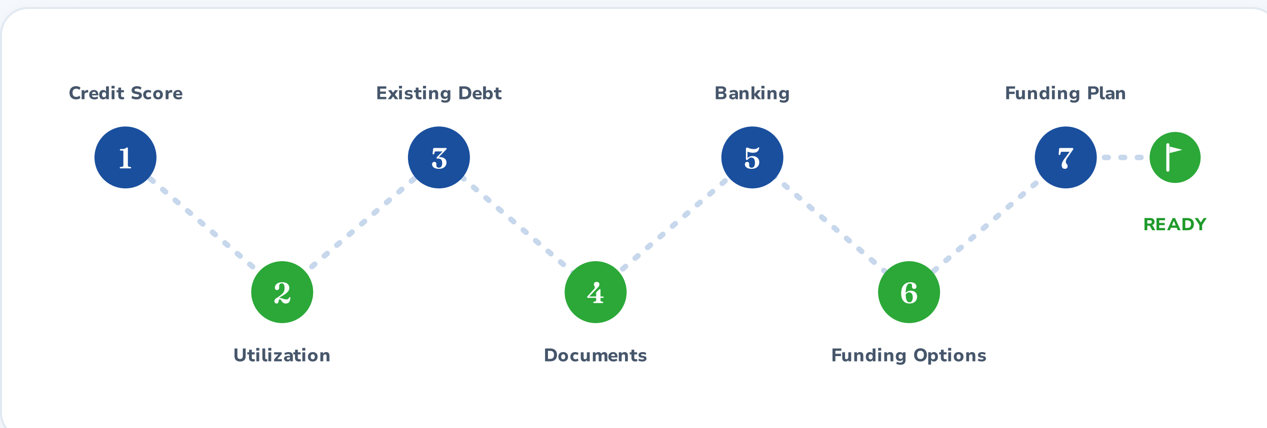
Most people apply for funding too early. They focus on getting *approved* — instead of becoming *approvable*.

Whether your goal is a personal loan, a personal line of credit, a business credit card, a business line of credit, or SBA funding, preparation matters. This checklist helps you build a stronger financial profile **before** you apply.

$50K–$250K
THE RANGE WE PREPARE FOR

This guide is built for people preparing to access roughly **$50,000 to $250,000** in personal and business funding. If that's your target, these seven steps are your foundation. **Approval always depends on your full profile** — and that's exactly what this prepares.

THE PATH TO FUNDING-READY



02 THE 7 STEPS

Start With Your Credit

1 Know Your Credit Score

Many lenders start by reviewing your personal credit profile. Before you apply, know exactly where you stand.

700+	720+	740+
GOOD	STRONG	EXCELLENT

YOUR SCORE ON THE FULL SCALE

2 Understand Credit Utilization

Utilization is one of the most important factors in many credit decisions. Many borrowers focus only on their score — but lenders often look at both the score **and** the profile behind it.

Credit limit	$10,000
Current balance	$8,000

80% utilization

Action — list every card with its limit, balance, and utilization percentage.

Get Organized

03

3

Review Existing Debt

Before applying for new funding, understand your current obligations. Knowing your numbers helps you make better decisions. Make a list of:

- Credit cards
- Personal loans
- Auto loans
- Student loans
- Other monthly obligations

4

Organize Your Documents

Gather what lenders ask for ahead of time — preparation saves time and reduces stress.

Personal

HAVE READY

- Credit reports
- Income information
- Tax returns

Business

HAVE READY

- Business tax returns
- EIN information
- Business formation documents
- Revenue records

Position & Choose

5 Build Strong Banking Relationships

Banking relationships matter. Many people wait until they need money before talking to a bank — start building the relationship early.

- Use business accounts regularly
- Deposit income consistently
- Maintain a good account history

6 Understand Your Funding Options

Different funding options serve different purposes. Understanding the differences helps you choose the right path.

Personal Loans	Fixed loan amount with fixed payments.
Personal Lines of Credit	Revolving access to funds.
Business Credit Cards	Flexible access to business capital.
Business Lines of Credit	Revolving business funding.
SBA Loans	Often larger funding opportunities, with additional requirements.

AT A GLANCE — MATCH THE OPTION TO YOUR NEED

	PERSONAL	BUSINESS
FIXED	Personal Loan	SBA Loan
REVOLVING	Personal Line of Credit	Business Credit Card Business Line of Credit

Create Your Funding Plan

Step 7. Before you apply, answer these four questions honestly — they turn funding from a gamble into a strategy.

1. Why do I need the money?
2. How will I use the money?
3. How will I repay the money?
4. What outcome am I trying to create?

YOUR PLAN IN FOUR MOVES

Need → **Use** → **Repay** → **Outcome**

> The goal is not simply getting approved. **The goal is using funding wisely.**

> Remember — this checklist is the **overview**, not the whole playbook. The deep-dive comes next.

06 COMING SOON

The Credit Reset Blueprint

The deep-dive e-book — coming soon

This pamphlet is the overview. Inside the full e-book, you'll go much further:

- How we evaluated funding options
- The role utilization plays in financial preparation
- Personal credit preparation strategies
- Business funding readiness strategies
- Common mistakes that cost entrepreneurs approvals
- A step-by-step roadmap for preparing before applying
- Personal loan & line-of-credit companies we researched and considered
- Business credit card, business line & SBA sources we explored and compared
- What we learned from approvals, denials & lender requirements
- How banking, business taxes & revenue history impact funding
- A complete funding-preparation checklist to follow before applying

Important. This e-book is for educational purposes only. Approval decisions vary based on your credit profile, income, debt, business revenue, lender requirements, and other factors outside our control.

COMING SOON THE CREDIT RESET BLUEPRINT

Get Ready Before You Apply.

This checklist is your starting point. The complete **Credit Reset Blueprint** walks you through the entire preparation journey — step by step, start to finish.

You're already on the list. Want first access? Watch your inbox — you'll be the first to know the moment it drops.

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4 Cycles of Life Inc
Health Management

Prepare First.
Fund Smart.