EBOOK #1 · CRASH COURSE

Credit & Funding

A crash course.

How the credit system actually works — and how to position yourself for funding without wasting inquiries.

Book a Free Consultation

SHARKY CAPITAL CONSULTING

The one-stop credit shop

Before we start

This is not a get-rich-now course — but it can help you get closer.

The information in this ebook saves you hours of research, consolidated into a general course you can absorb quickly. With a consultation I can prepare you in more depth and build a personalized plan for your situation. As of the writing of this, I answer the phone personally and will create a multi-step plan for free. Whether or not you spend your money with us afterward is entirely up to you.

I can't include every detail, technique, and useful piece of knowledge I've gained over the years in a few short pages. If you want more, book a call, send a message, email info@sharkycapitalconsulting.com, or join the free Skool classroom and discussion group.

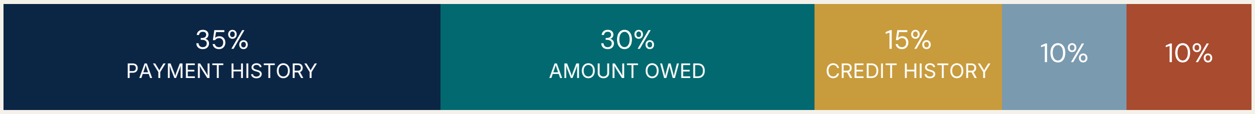
> THE PROMISE — AND WHAT WE WON'T PROMISE
>
> There are no guaranteed approvals, instant score promises, or secret loopholes that work for everyone. My goal is to show you how the system works so you can make smarter decisions, avoid unnecessary denials, and put yourself in the strongest position possible.

> READ EACH SECTION IN ORDER
>
> Do not rush through the process just because you are eager to get funded. Applying before your profile is ready can lead to wasted inquiries, low limits, account closures, and unnecessary denials.

Chapter 1

Your credit profile has 5 categories

Every FICO score is built from these five factors. Understanding the weights helps you decide where to focus first.



Weight of each factor in a typical FICO score model.

Payment History · 35%

Payment history is generally the largest factor in your FICO Score. It shows whether you have paid your credit accounts as agreed. Late payments, charge-offs, collections, repossessions, foreclosures, and bankruptcies can seriously damage this category.

A single late payment does not affect every person the same way. Its impact can depend on how long ago it occurred, how late the payment was, and whether it was sent to collections.

Amount Owed · 30%

For revolving accounts like credit cards, one of the most important measurements is credit utilization. Utilization compares the balance reported on a card with that card's limit.

Balance	Limit	Utilization
$500	$1,000	50%
$100	$1,000	10%

High balances can make you appear more financially stretched, even when every payment is made on time. If you use a card and pay it close to or in full before the statement date (not the payment due date), you may appear more eligible for a credit limit increase.

Credit History · 15%

Credit history measures how long you've been managing credit. The scoring system reviews the age of your oldest account, the age of your newest account, the average age of all accounts, and how long individual accounts have been open.

A longer credit history can strengthen a profile — but you don't need decades of history to build a good score. Think carefully before closing an older account, especially when it has:

- No annual fee
- A clean payment history
- No utilization

Recent Credit · 10%

New credit includes recently opened accounts and recent applications. When you apply for financing, the lender may place a hard inquiry on your report. Hard inquiries can remain for two years, though FICO scores generally consider inquiries from the most recent 12 months.

One or two inquiries is not the end of the world. The bigger problem is applying for several accounts without a strategy. Attempting to open multiple accounts in a short period can lower your average account age, add inquiries, and make you appear desperate. Some banks will deny you simply because you've applied for too many accounts within 24 months.

Account Mix · 10%

Credit mix shows your experience managing different types of credit. The two main categories are:

Revolving credit — Credit cards and lines of credit that allow balances to be borrowed, repaid, and used again.

Installment credit — Auto loans, personal loans, mortgages, and other accounts repaid through scheduled payments over a set period.

Credit mix builds itself as you build the rest of your profile and isn't a major deciding factor for most applications.

Think about the whole profile

Do not become obsessed with one factor while ignoring everything else. A profile with low utilization can still be weak if it has late payments. A profile with perfect payment history can still be limited if it only has one new account. A high score can be misleading when it is built on a thin file with very little history.

Sharky Capital Consulting helps you build your profile and create relationships with institutions. Every institution has its own internal score for you. Sometimes you'll get approved or denied just because of their private scoring system — even if you have no negatives on your consumer report. They want to see you using products they offer before they extend serious money.

> THE GOAL
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> The goal is not only to create a high score. The goal is to build a strong, complete, and fundable credit profile.

Need help reading your reports?

Inside our free community we break down reports, negative accounts, and profile-building strategies in more detail.

Join the Free Skool Community

Chapter 2

The business section

Personal credit gets you in the door. Business structure is what actually unlocks real capital.

1. Is your business ugly?

The most important part of funding is consistency within the LLC. A physical business address helps, phone numbers should match, names should match across social media, and your Google Business page should have an accurate NAICS code matching what your company actually does.

If you operate a business, make sure these are in place:

- Active business bank account
- EIN in hand
- Registered with Dun & Bradstreet (D&B)
- One or two Net-30 vendor accounts

> WHAT IS A NET-30?
>
> A Net-30 account is a business credit account that gives your company up to 30 days to pay an invoice after making a purchase. These are the starter trade lines that begin building your business credit profile.

2. Separation

When business expenses run through personal credit cards, every balance increase can raise your personal utilization and potentially lower your credit score — even when you pay the balance in full after the statement closes.

If the business runs into financial trouble, your personal credit and finances may take the hit directly.

Keeping business and personal finances separate is not a loophole. It's proper structure.

That means having:

- A legally registered business entity
- A dedicated business bank account

- Business credit cards and vendor accounts
- Tradelines that report to commercial credit bureaus
- Clean bookkeeping and financial records

When structured correctly, the business can begin building its own credit profile and payment history. This may allow certain business expenses and working-capital balances to remain off your personal credit reports.

Applying before your business is properly structured can lead to unnecessary inquiries, low limits, and denials. Sharky Capital Consulting can review your business structure, personal credit, banking activity, and funding goals before you apply.

Chapter 3

Common funding options

Four of the most common tools businesses use. Each has a place — and each can be misused.

Equipment Loan

Financing used specifically to purchase business equipment. The equipment usually helps secure the loan.

Example. A construction company could finance a $20,000 machine instead of paying the full amount upfront, preserving cash for payroll, materials, and marketing. Because the equipment often serves as collateral, equipment financing can offer more favorable terms than some unsecured products.

Merchant Cash Advance

A fast but expensive advance repaid from future business sales, often through daily or weekly withdrawals.

Example. A restaurant expecting a strong upcoming season might use an advance for emergency repairs when it cannot wait for a traditional loan. The frequent payments will put pressure on your cash flow — these are best saved for emergencies.

SBA Loan

A business loan issued by an approved lender and partially guaranteed by the U.S. Small Business Administration.

Example. SBA-backed loans may be used for working capital, equipment, real estate, or other business expenses. Longer terms and lower rates, but more paperwork and longer approval timelines.

Business Credit Cards

My personal favorite. Revolving credit accounts that allow a company to make purchases, repay the balance, and reuse the available limit.

Example. A consulting company could use a business credit card for advertising, software, travel, and office supplies while keeping those expenses separate from personal spending. Business credit cards work best for short-term expenses the company can afford to repay in full.

Chapter 4

Credit dispute laws

Disputes are not about copying every law into one letter. The law you reference should match the exact reporting problem you are challenging.

FCRA § 611

15 U.S.C. § 1681i — Disputed Information

Requires a credit bureau to conduct a reasonable investigation when information is disputed. Information found to be inaccurate, incomplete, or unverifiable must be corrected or removed. Credit bureaus generally have 30 days to investigate.

BEST USED FOR Incorrect balances, payment history, account ownership, dates, limits, or account status.

FCRA § 623

15 U.S.C. § 1681s-2 — Furnisher Responsibilities

Requires the company reporting an account — a bank, lender, or collection agency — to investigate qualifying disputes and correct information it determines is inaccurate or incomplete. If the company continues reporting while the account is disputed, it generally must indicate the information is being disputed.

BEST USED FOR Disputing directly with the company supplying incorrect information to the bureaus.

FCRA § 607(b)

15 U.S.C. § 1681e(b) — Maximum Possible Accuracy

Requires credit-reporting companies to follow reasonable procedures designed to assure the maximum possible accuracy of consumer reports.

BEST USED FOR Mixed files, another person's account, incorrect personal information, wrong balances, or information belonging to someone with a similar name.

FCRA § 605

15 U.S.C. § 1681c — Reporting Time Limits

Limits how long most negative information may remain on a credit report. Most adverse information has a seven-year reporting limit; certain bankruptcies may be reported up to ten years. The reporting period is different from the statute of limitations for collecting a debt. Removing an account from a credit report does not automatically cancel the debt.

BEST USED FOR Collections, charge-offs, late payments, or other negative information being reported beyond its legal reporting period.

FDCPA § 809

15 U.S.C. § 1692g — Debt Validation

Allows a consumer to dispute a debt being pursued by a third-party debt collector and request information about the debt. When a written dispute is sent within the applicable 30-day validation period, the collector generally must stop collection activity until verification is provided. This does not automatically require deletion from a credit report.

BEST USED FOR A collection with an incorrect amount, an unknown original creditor, a debt that is not yours, or a collector that cannot clearly explain what is owed.

FCRA § 605B

15 U.S.C. § 1681c-2 — Identity-Theft Blocking

Allows information resulting from genuine identity theft to be blocked when the consumer submits the required identity verification, identity-theft report, and identification of the fraudulent information. When properly supplied, the bureau generally must block within four business days. This is only for genuine identity theft — never for accounts the consumer opened, used, cosigned for, or authorized.

BEST USED FOR Accounts, collections, or inquiries created through actual identity theft.

FCRA § 609

15 U.S.C. § 1681g — File Disclosure

Gives consumers the right to see the information in their credit file and identify the sources of that information. Section 609 is not a secret deletion loophole — an accurate account does not have to be removed simply because someone sends a “609 letter.”

BEST USED FOR Finding out what is reporting, where the information came from, and who has accessed the file.

Chapter 5

What makes a strong dispute

A strong dispute clearly identifies:

- The account being challenged
- The exact information that is incorrect
- Why the information is incorrect
- The supporting documents
- Whether the information should be corrected, updated, blocked, or removed

> DON'T WRITE
>
> "This account violates my rights."

> WRITE THIS INSTEAD
>
> "This account reports a $4,200 balance, but the attached final statement shows a balance of $2,100. Please investigate and correct the inaccurate balance."

Specific facts and supporting evidence are stronger than sending a generic letter filled with laws that do not match the error.

Accurate negative information generally cannot be removed simply because it damages a credit score. Disputes should be used to correct information that is inaccurate, incomplete, duplicated, outdated, unauthorized, or not verifiable through a reasonable investigation.

Chapter 6

Your 90-day credit & funding plan

Four moves, in this order. Start today.

01

Review all three reports

Pull your Experian, Equifax, and TransUnion reports. They can look different from each other — that's normal.

02

Correct inaccurate information

Anything inaccurate, incomplete, unverifiable, or outdated is fair game to dispute. Everything else is a discipline problem, not a paperwork problem.

03

Lower balances on credit cards

Get utilization under 10% per card and in aggregate before the statement date, not just before the due date.

04

Make on-time payments

The single largest factor. One clean month builds momentum. Twelve clean months build a profile.

YOUR NEXT MOVE

This book gives you a foundation, but your next move should be based on your actual credit and business profile. During your consultation we will review where you currently stand, identify what may be holding you back, and create a multi-step plan based on your goals. No guaranteed approvals. No pressure to purchase additional services.

Book your free consultation

One call. One plan. Zero pressure.

Book a Consultation

Join Free Skool Community

This book is provided for educational purposes and is not legal, tax, or financial advice. Results and approvals depend on each person's individual profile and the requirements of the financial institution.