**Credit Miracles Credit Academy Business Startup Checklist**

Before Charging For Any Service Checklist:

❏ Determine the state you are going to do business in.

❏ Determine if you are going to have a physical office or home.

❏ Determine what structure you would like your business under

❏ Go to the Attorney General Office or website of the state you will operate under to determine if a bond is required.

❏ If your state requires a bond call around to price them. (To find bonds google search “credit repair bonds”)

❏ Come up with a business name (2-3 and have family/friends to help you decide)

❏ Make sure the name you would like is not taken by searching online

❏ Purchase your domain once you have the name you would like

❏ Create a business email using GSuite using your domain name (make sure you downgrade the plan to get the $6 rate)

❏ Create a business phone number (freedom voice or ring central is recommended)

❏ If working from home register virtual address (regus.com is recommended)

❏ Apply for Credit repair business license (if required by your state)

❏ Determine the Credit Repair Software you will use (if they all offer a free trial try as many as you would like, just be sure to cancel)

❏ Determine the Credit Monitoring Program you will use (you can select multiple even though on only one is required)

❏ Become an affiliate of credit builder card using this link: <https://www.creditbuildercard.com/creditmiraclesaffiliate.html>

❏ Become an affiliate of Upsell & Credit Card Broker

❏ Determine what how you would like to charge (monthly fee, PPD, or Flat Rate)

❏ Check your area to see what competitors are charging to set your pricing.

❏Create a business Facebook & Instagram Page (we can help with this for an additional fee)

❏ Add your business to google (we can help with this for an additional fee)

❏ Get your logo created (we can help with this for an additional fee)

❏ Get business card design (we can help with this for an additional fee)

❏ Get a flyer created (we can help with this for an additional fee)

❏ Upload your 17 customized dispute letters and name them so that you can remember in your credit repair software.

❏ Add dispute reason, and instructions to the credit repair software you will be using

❏ Review, customize & print your sales scripts

❏ Get scheduling system (Calendly or acuity scheduling)

❏ Create an account with active campaign & Zapier

❏ Download template lead/client emails and work on getting it into active campaign within 7 days.

❏ Think about the type of things you would like to automate and write it down on your call so we can work on setting it up.

❏ Decide if you would like a customized website or a template credit repair website to start (we can help with this for an additional fee of $697 and if you would like to create your own using a prebuilt template go to mycreditrepairsite.com)

❏ Get all the documentation needed to open business account most banks have what they require on their site)

❏ Decide if you would like to process card or ACH and go down the list of merchants, we provided then interview each one using the questionnaire we provided.

❏ Start looking for about 20-30 affiliates in your area to reach out to

❏ Schedule for your one time 45 Minute call (if you would like to purchase a paid mentorship reach out to me through email lasundia@miraclesofcredit.com)

Education Checklist:

❏ Learn to identify the information of the credit report reach out to you are still struggling with this

❏ Figure out how you will explain FICO & Vantage so your clients can understand

❏ Figure out how you will overcome people not wanting credit monitoring

❏ Write a factual round 1 basic dispute letter and send it to your mentor (sales@miraclesofcredit.com)

❏ Create an intake form for your consultation software (ask mentor for assistance if you cannot figure it out)

❏ Create a great customer service process

❏ Save list of consumers

❏ Start posting credit tips on your business page, and share to your personal page

❏ See if any strangers on Facebook would be interested in starting at your discounted rate

❏ Create your Money Back Guarantee & Refund Policy

❏ Create a monthly marketing budget

Don’ts Checklist:

❏ Never dispute using that “not mine” or “paid as agreed”

❏ Never promise dispute resolution time

❏ Do not dispute everything as “Validate account”

❏ Do not dispute any accounts that your client is not aware of

❏ Do not select your own dispute reasons just because, let the client lead the reasons & the instructions

❏ Never do any work without a contract

Consumer Do’s Checklist:

❏ Have a referral program in place for your loyal referrals

❏ Create a marketing strategy

❏ Create a sales process

❏ Create your onboarding process

❏ Think about the type of content you would like to post on social media

❏ Start posting 4-5 times a week (manually or using buffer)

❏ Start going live at least once a week telling people about your business launching, and how it is that you will be helping them

❏ Make sure your contract complies with the state CROA

BE COMPLIANT! BE SUCCESSFUL!

Additional Recommendations Checklist:

❏ Review your contract with a lawyer in your state

❏ Start working with people for a discounted rate in return for testimonials (no more than 3)

\*Real testimonials are always better than fake ones. \*

❏ Be as detailed as possible about your business process. Set the right expectations, hit those expectations and if you fail to have a recovery plan in place.