

You Only Need Four Categories To Manage Your Business Credit Profile

You don't need extensive experience or specialized knowledge to accomplish the steps outlined below or to achieve an 80 Paydex score. You also don't need excessive training materials, videos, financial experts, debt counselors, or credit repair services to complete these simple actions. You can do this yourself, save money, and gain valuable knowledge and education about the credit industry. This is the Crash Course Credit Program created using Artificial Intelligence. It is designed to help boost your scores to the level indicated. The program is easy to use, detailed, and organized. While we do not complete the work for you, we work alongside you and guide you through the process.

Four Categories

Category	Bills Paid
Mortgage and Lease	All Business Bills
Net 30 Accounts	CEO Creative
Business Loans	AMEX Loan and Line of Credit
Credit Cards	Department Store, Secured and Unsecured Cards

Business Credit vs Personal Credit

Keeping business and personal credit separate can be challenging for small business owners, especially sole proprietors. Even if you operate alone, experts recommend maintaining a clear distinction between personal and business finances. Building business credit separate from personal credit is essential. Your personal credit score and business credit score are two separate, though related, numbers that show lenders how creditworthy you and your business are. One reflects your personal financial history, while the other reflects your business financial history. Many small business owners use personal credit to run their businesses. However, doing so can put you at risk if your business encounters financial trouble. Additionally, many creditors are moving away from relying solely on personal credit when evaluating a business's financial health, as it is not considered ideal "business" behavior.