

Credit Score Rebuild

Pull your reports, dispute errors & raise your score in 90 days — your Personal Finance Ally runs the loop, you just follow it.



What this playbook does

A low credit score quietly costs you money everywhere — higher interest, bigger deposits, even a larger phone bill — and it feels impossible to fix because nobody explains how the number is built. This playbook ends the mystery. It turns your AI agent into a credit-repair coach that walks you through the whole thing in order.

Inside the roadmap

- **Pull all three reports free** — from the official, federally guaranteed source so you see exactly what lenders see.
- **Read your report without panic** — decode the jargon (hard inquiry, charge-off, collection, utilization) so nothing is scary once it's named.
- **Dispute errors that drag you down** — file disputes with the bureaus and the source, and track them to resolution.
- **Build the habits that raise the number** — on-time payments, utilization under 30%, and a secured card to rebuild when needed.
- **Track a 90-day rebuild** — a monthly check-in loop so you watch the number climb and know what moved it.

How it works

Every section comes as copy-paste prompts your Ally can run right away — pull your reports, decode the scary words, draft dispute letters, build a no-miss payment system, and track progress monthly. If you can copy and paste, you can do this.

Get your Ally · Grab the playbook · alvinmediaally.com