

Business Credit Blueprint

90-day plan to build strong business credit from scratch.

WEEK 1-2: Foundation

- Form LLC or Corporation
- Get EIN from IRS.gov
- Open business bank account
- Get dedicated business phone number
- Set up professional business address

WEEK 3-4: DUNS Number

- Register at DNB.com for free DUNS number
- Complete your business profile
- Add payment experiences when available

MONTH 2: Starter Vendors (Net-30 Accounts)

- Uline - shipping supplies
- Grainger - industrial supplies
- Quill - office supplies
- Crown Office Supplies
- Strategic Network Solutions

MONTH 3: Build Trade Lines

- Pay all invoices EARLY (not just on time)
- Add 2-3 more vendor accounts
- Check your Paydex score
- Target 80+ Paydex score

MONTH 4+: Business Credit Cards

- Apply for store cards first
- Then business credit cards
- Keep utilization under 30%
- Never miss a payment

Key Scores to Monitor

Paydex (Dun and Bradstreet): Target 80+

Intelliscore (Experian): Target 76+

FICO SBSS: Target 160+