

FINANCIAL LITERACY

Destiny Green



AGENDA

- Fundable Credit Report
- FICO Score V. Vantage Score
- Good Debt V. Bad Debt
- Advantages of Using Credit Cards
- Proper Business Structure
- Accelerated Business Funding
- Questions

INTRODUCTION

“I assist entrepreneurs who are facing challenges with their credit and funding situations to establish and organize their businesses effectively and empower them through financial freedom”



- From Rochester, NY
- Financial Empowerment Coach
- Electrical Engineer
- Licensed Esthetician
- Known as “Lashed By Des”

FUNDABLE CREDIT PROFILE

CREDIT REPORT THATS FUNDABLE

680 Credit Score or above
10% or less of credit utilization

100% on time payment history

0 Derogatory marks

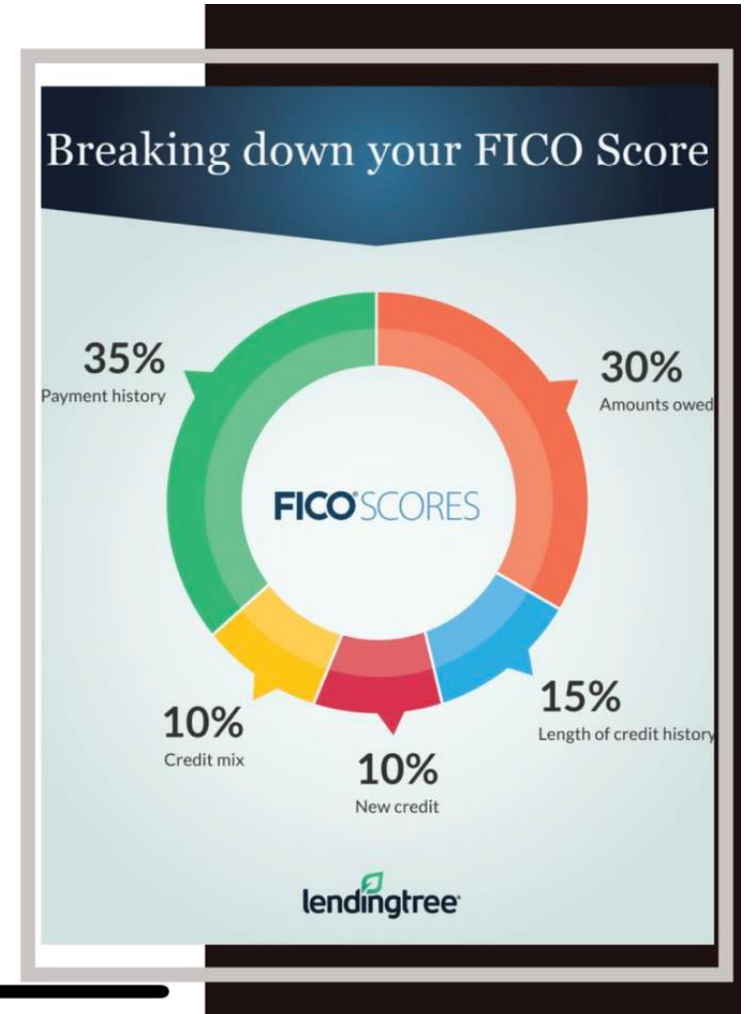
0 Collections

0 Late Payments

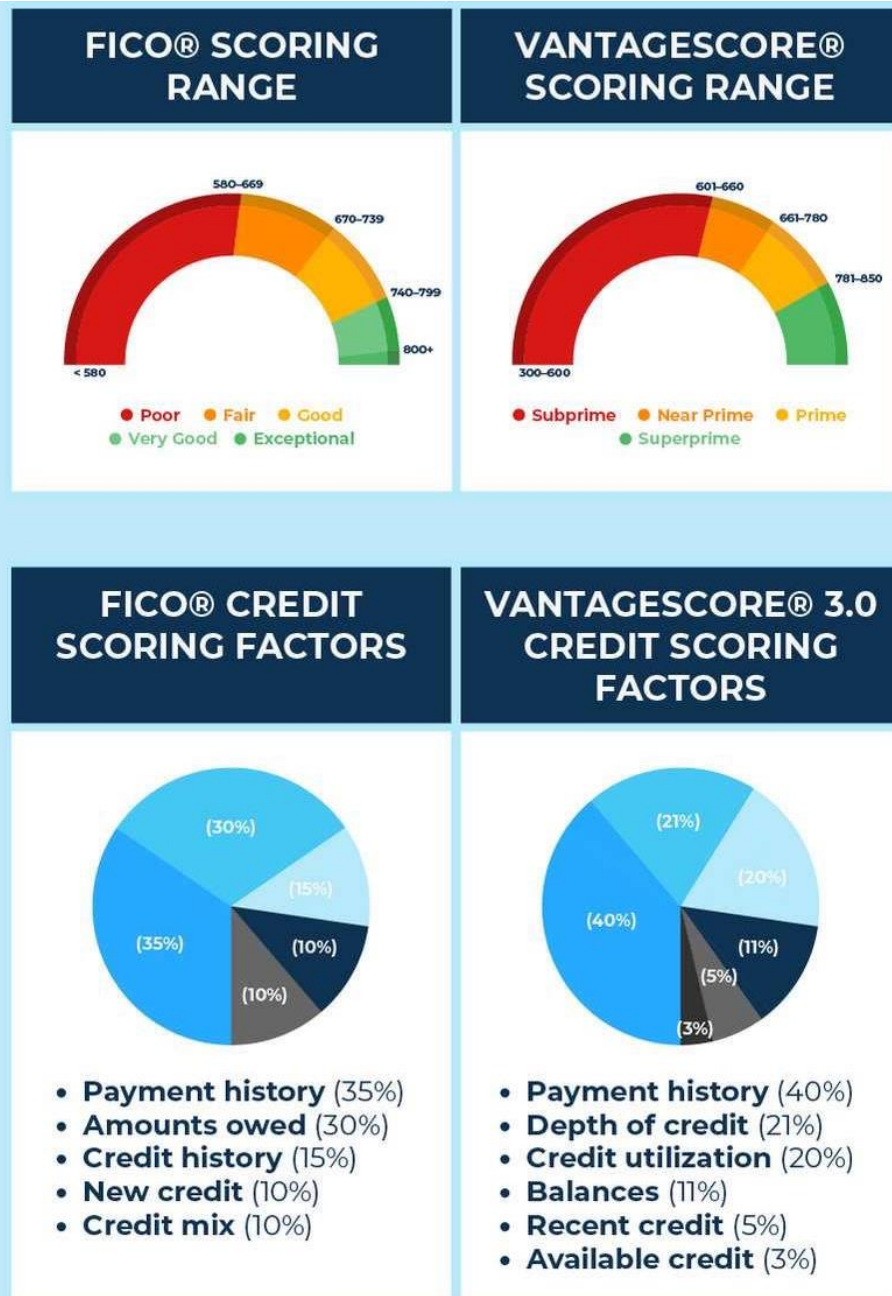
3/4 years or more of credit history

11 / 12 accounts positive accounts

2 or less hard inquiries in each bureau



FICO SCORE VS. VANTAGE SCORE



GOOD DEBT VS. BAD DEBT

Good

- Buy a \$10 perfume and sell it for \$60
- Invest in an Air BnB and begin profiting \$2,000+/Mth
- Investing into marketing to grow your business
- Purchase a car and start a car rental service
(Turo, Hyre Car, Get Around)

Bad

- Vacation
- Clothes/ Jewelry
- Smoking, Drinking and Clubs

PROPER BUSINESS STRUCTURE

- Business Email (Godaddy.com)
- Business Address (Alliance.com)
- Business Phone Number (Kall8.com)
- Get your business in public records (Listyourself.com)
- Get Your LLC (Sectary of state website)

- <https://ecorp.sos.ga.gov/>

- Keep business name General: Last Name Solutions LLC or Last Name Enterprises LLC

- Get your EIN Number FREE (irs.gov)
- Online presence (Google, Yelp)

ADVANTAGES OF USING CREDIT CARDS

- Opportunity to build credit overtime
- Earn rewards such as cash back or airline miles points
- Build relationships with banks
- Purchase Protection
- Increase your purchasing power (Limits) (Emergency money)
- Holds Infinite Value

ACCELERATED BUSINESS FUNDING/CREDIT

Clean

Remove ALL Negative Items from your credit profile/report.

Build

Build your credit profile out to where it meets funding criteria

Fund

Once your credit profile is funding qualified you can personal guarantee for business credit cards and lines of credit.

BANKS WE CAN GET FUNDED WITH

Multiple cards or lines of credit with 1 inquiry

AMERICAN EXPRESS

NIHFCU

PENFED

BANK OF AMERICA

US BANK

SECU OF MD

EXPERIAN PULLS

Fnbo

Capital on Tap

Paypal Business Credit card

Original Platinum Amex charge card

Original Gold Delta

Gold Delta platinum

Plum Business Plum

Fnbo

Pnc

Oak Vally Community Bank

Cadence bank

EQUIFAX PULLS

DIGITAL FCU

NATIONAL RESEARCH LAB

FCU STATE EMPLOYEE CU OF
MD

NIHFCU 'SIGNAL FCU

SKYPOINT FCU

PENFED JUSTICE FCU

CHEVRON FCU

LANGLEY FCU

AMERIS BANK OF TEXAS

TRANSUNION

NAVY FCU

APPLE FCU

LAKE MICHIGAN FCU

TOWER FCU

LIGHTSTREAM APPLE
CREDIT

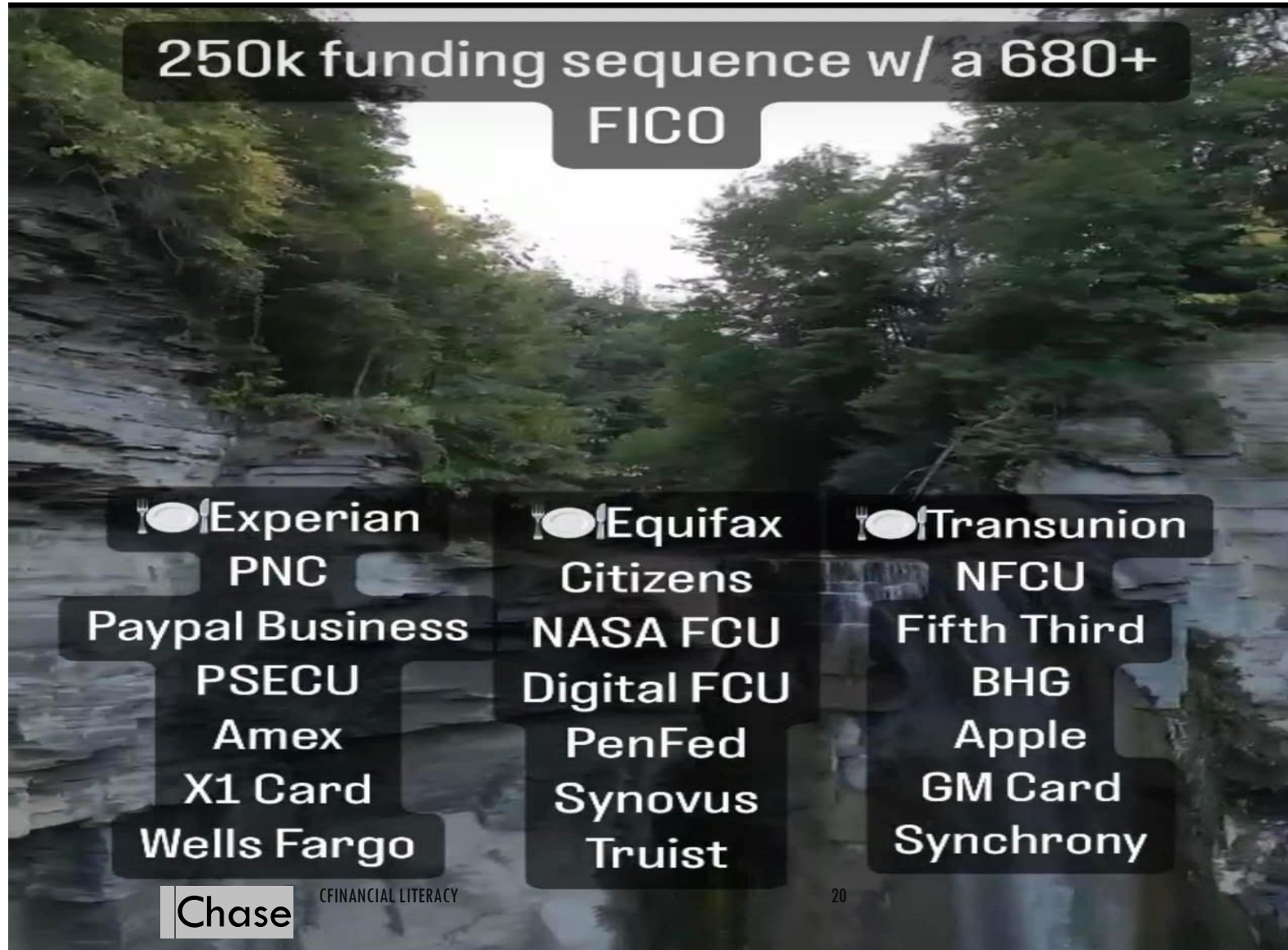
CARD REGIONS BANK

HUNTINGTON BANK


FIFTH THIRD BOA

BARCLAY

\$250K FUNDING SEQUENCE




QUESTIONS?




HOW DO LENDERS DETERMINE A CREDIT LIMIT?


- CREDIT HISTORY
- CURRENT CREDIT SCORE
- INCOME
- DEBT - TO- INCOME RATIO
- CREDIT REPORT




- A HIGHER CREDIT SCORE
= HIGHER CREDIT LIMIT
- LOWER SCORE
= LOWER CREDIT LIMIT OR POSSIBLE DENIAL

LET US HELP YOU!

 CALL US FOR DETAILS
+1 800 397 5992

 **LEGACY WORLDWIDE ACADEMY**

 **CONTACT@LEGACYWORLDWIDEACADEMY.COM**

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[Business Structure Consultation](#)

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THANK YOU

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