

My Financial Freedom Journey

12-Month Credit Rebuild
& Refinance Plan





LIMITLESS LIVING

BY DENELLE AGOSTO

THE COLLECTION

Tools for Growth, Clarity & Confidence

Thank you for choosing this tool as part of
your journey.

Everything in The Collection was designed
to simplify your life, strengthen your confidence,
and help you take meaningful steps forward —
one small action at a time.

You don't need perfection to grow.
You just need intention, courage and clarity.

My hope is that this guide gives you all three.
May it inspire you, support you, and
remind you just how capable you are.

Sample Page – Preview Only

This is a small glimpse into the guided reflections included in the full workbook.

12-Month Credit Rebuild & Refinance Plan

Month 0 – Starting Point (Refinance & Reset)

- Complete refinance and take \$16K cash-out
- Pay off all credit cards and car loan
- Track zero balances with a debt freedom folder
- Set new mortgage autopay and budget updates
- Freeze new credit applications
- **17** Set reminders for monthly credit monitoring

Months 1–3 – Stabilize & Score Boost

- Continue on-time mortgage payments (set autopay)
- Keep old credit cards open (don't close accounts)
- Use one credit card lightly and pay in full each month
- Monitor score monthly (Credit Karma, Experian Boost)
- Avoid new debt or credit pulls
- Pull full credit reports from annualcreditreport.com and dispute errors

Months 4–6 – Grow & Strengthen

- Maintain on-time payments for all bills
- Keep credit utilization under 10%
- Optional: Open credit builder or secured loan if no installment loan
- Ask for a credit limit increase (if <30% utilization)

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For more tools, encouragement,
and resources:



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