



BUILD CREDIT BUILD LEGACY Starter Kit

CREDIT SHIFT STARTER

- Pull your 3-bureau credit report (annualcreditreport.com)

Review these 5 things:

- Identity
- Derogatory Items
- Accounts
- Payments
- Utilization

530 –
MINIMUM



640 – BETTER
RATES



700+
POWER MOVES



EVOLUTION_{RX}
HELPING FAMILIES BUILD CREDIT &
PROTECT THEIR LEGACY

BUILD CREDIT BUILD LEGACY STARTER KIT

3 CREDIT-BUILDING MOVES

- 1. Open a secured credit card**
- 2. Become an authorized user**
- 3. Add a credit-builder loan**



**HELPING FAMILIES BUILD CREDIT
& PROTECT THEIR LEGACY**

LEGACY FOUNDATION FORMULA

50/30/20 Budget



Legacy Document Checklist

- Will
- Health care directive
- Power attorney
- Power of attorney
- Trust
- Life insurance

DM “LEGACY” for your personalized credit plan

Helping families build credit & protect their legacy



COVERAGE CONFIDENCE Checklist

- ☐ Life insurance in place?
- ☐ A will, trust, or power of attorney?
- ☐ Emergency savings?
- ☐ Identity theft protection?
- ☐ Financial lockbox for your loved ones?

RED FLAG ALERT

If you answered “No” to 3 or more—you’re financially exposed.

Don’t panic. Start with one layer of protection today.