A PRACTICAL PREPARATION SHEET

Funding Readiness Checklist

Twelve checks to organize your information before a strategy conversation. Mark the items that apply; identify missing details instead of guessing.

01 Personal credit

- ☐ I have reviewed my available credit reports and know which score or range I am using.
- ☐ I have checked for inaccurate information and know how to dispute genuine errors.
- ☐ I have listed current balances, limits, minimum payments and introductory end dates.
- ☐ I understand that personal cards and guarantees can affect my credit and liability.

02 Business details

- ☐ My name, entity details, address and tax identifiers match the relevant documents.
- ☐ I have organized the bank and bookkeeping records available for my business stage.
- ☐ I can describe business use and repayment responsibility for any proposed personal card.
- ☐ I can state my actual revenue and business age, including zero revenue or a new venture.

03 Use and repayment

- ☐ I have separated card-eligible purchases from expenses that require cash.
- ☐ I have checked payment acceptance, potential fees and the actual introductory offer.
- ☐ I have a repayment source and a plan for slower collections or the end of a promotion.
- ☐ I will review and authorize each application and any credit review before it occurs.

A new or pre-revenue business with strong stated personal credit can merit a strategy review. This checklist is preparation, not an issuer requirement list or an approval test.

READ THE CONTEXT, CHOOSE THE CONVERSATION

Profile context, not approval odds.

Use the same 0-9 context tally as the online funding check. Your stated credit range also determines the next step.

MONTHLY REVENUE	PTS
Pre-revenue	0
Under $10K / month	1
$10K - $25K / month	2
$25K - $50K / month	3
$50K+ / month	3

STATED PERSONAL CREDIT	PTS
750+	3
700 - 749	2
650 - 699	1
Below 650	0
Not sure yet	0

BUSINESS HISTORY	PTS
Not yet started	0
Under 1 year	1
1 - 2 years	2
3 - 5 years	3
5+ years	3

Add the points for context only: ____ / 9. The next step also depends on your stated credit range.

700+ and 7-9 total: Strong position: discuss a sequenced strategy.

700+ and under 7 total: Strategy review, including new or pre-revenue businesses.

650-699: Strategy review with a closer look at fit.

Below 650: Preparation review before considering applications.

Credit not known: Confirm the credit range first. Confidence is limited.

Unknown credit earns 0 points because information is missing, not because it is adverse. These routes are conversation guidance, not issuer eligibility rules or approval odds.

Remember: A purchase promotion covers only eligible transactions under the actual terms. Cash advances and transfers may have different fees and APRs. A credit limit is not cash in a bank account.

THE 30-DAY PLANNING FRAMEWORK

Your next move, in the right order.

Timelines are illustrative. Issuer review, preparation and document requests can take longer. You authorize each application.

01 Discovery and file review

DAYS 1-3

Clarify the goal, purchases versus cash needs, stated credit range, entity status and obligations. Any credit review requires your authorization.

02 Strategy delivery

DAYS 4-7

Review issuer targets, terms, application order, timing and estimated ranges. Prepare documents and a payoff plan.

03 The sequenced round

DAYS 8-21

You authorize each application. Issuers decide approvals, limits and pricing. Initial decisions can begin in 24-48 hours.

04 Activation and repayment setup

DAYS 14-30

Confirm account access and eligible uses. Access typically takes 2-3 weeks, depending on product and issuer. Record due dates and promotional end dates.

Start the funding check

Read the full 10-page Funding Playbook

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