

90-Day Business Credit Building Checklist

Your Complete Roadmap from Zero to Fundable Credit

Follow this step-by-step guide to establish solid business credit in just 90 days

How to Use This Checklist

Priority Levels:

HIGH = Must complete this week - critical for credit building

MEDIUM = Important but has some flexibility

LOW = Helpful but not urgent

Track Your Progress: Check off each box as you complete tasks. Review your progress weekly to stay on track.

DAYS 1-7: Foundation Week - Legal Structure Setup**Choose Your Business Structure** **HIGH**

Decide between LLC, S-Corp, or C-Corp. For most entrepreneurs, an LLC is recommended. Research your state's requirements and fees.

**Register Your Business With Your State** **HIGH**

File Articles of Organization (LLC) or Incorporation (Corp) with your Secretary of State. Cost: \$50-\$500 depending on state. Processing time: 1-4 weeks.

**Apply for Your EIN (Employer Identification Number)** **HIGH**

Go to IRS.gov and apply online (FREE). Receive your EIN immediately. Save and print your confirmation letter - you'll need it for banking and credit applications.

**Establish Business Address** **HIGH**

Choose your official business address (home, office, or virtual office). Write down the exact format you'll use on ALL documents. Consistency is critical.

**Set Up Business Phone Number** **HIGH**

Get a dedicated business phone (Google Voice is free, or use paid services like Grasshopper). Set up professional voicemail greeting.

**Open Business Bank Account** **HIGH**

Choose a bank (online banks often have \$0 fees). Bring EIN letter, formation documents, and ID. Make initial deposit (\$25-\$100 typically).

**Set Up Accounting Software** **MEDIUM**

Choose QuickBooks Online, FreshBooks, or Wave (free). Connect your business bank account. Set up basic expense categories.

**Week 1 Milestone**

By end of Day 7, you should have: Business registered, EIN obtained, bank account opened, and all contact information established. You're now ready to start building credit!

DAYS 8-15: Credit Profile Creation**Register for Your DUNS Number** **HIGH**

Go to dnb.com and register for your free DUNS number. This is your business credit identity. Processing time: 24-48 hours. Verify all information is accurate.

**Verify Business Information With Dun & Bradstreet** **HIGH**

Check that your business name, address, phone, and industry classification are correct in D&B system. Incorrect information delays credit building.

**Create Experian Business Profile** **HIGH**

Visit experian.com/business and create your free business profile. Ensure all business information matches your other registrations exactly.

**Research Vendors Who Report to Credit Bureaus** **HIGH**

Create a list of 7-10 potential vendors in your industry who report to business credit bureaus. Common examples: Uline, Quill, Grainger, Crown Office Supplies, W.B. Mason.

**Separate Personal and Business Finances Completely** **HIGH**

From this day forward: ALL business income → business account. ALL business expenses → business account/card. ZERO personal transactions in business accounts.

**Set Up Payment Tracking System** **MEDIUM**

Create a spreadsheet or use software to track all credit account due dates. Set calendar reminders 7 days before each payment is due.

**Week 2 Milestone**

By end of Day 15, you should have: DUNS number obtained, credit bureau profiles created, vendor list researched, and complete financial separation implemented.

DAYS 16-30: First Credit Relationships**Apply for Trade Credit With Vendor #1** HIGH

Contact your first vendor and request Net-30 trade credit terms. Be prepared to start with small credit limits (\$500-\$1,000). Use business phone and address.

**Apply for Trade Credit With Vendor #2** HIGH

Apply to your second vendor. Don't wait for approval from Vendor #1. Apply to multiple vendors simultaneously to speed up the process.

**Apply for Trade Credit With Vendor #3** HIGH

Apply to your third vendor. Goal: Get approved by at least 3-5 vendors by Day 30. More applications = higher approval odds.

**Apply for Trade Credit With Vendors #4-5** MEDIUM

Apply to 2-3 additional vendors to increase your chances of getting 5 approved accounts. Not all will approve you initially, so apply broadly.

**Make Your First Purchase on Approved Accounts** HIGH

Once approved, make a small purchase from each vendor (\$50-\$200). This starts your payment history. Don't wait - do it immediately after approval.

**Set Payment Reminders for All Accounts** HIGH

Add all vendor payment due dates to your calendar with alerts 7 days before. Set up automatic payments if possible. Missing payments destroys credit.

Pro Tip:

Pay invoices 5-10 days EARLY whenever possible. Early payments boost your Paydex score higher than on-time payments. Paying on Day 20 of a Net-30 invoice is better than paying on Day 30.

 Month 1 Milestone

By end of Day 30, you should have: 3-5 vendor trade credit accounts approved, first purchases made, and payment reminders set. Your credit building has officially begun!

DAYS 31-45: Payment History Building**Pay First Round of Vendor Invoices (EARLY!) HIGH**

Pay all vendor invoices 5-10 days early. This creates perfect payment history and builds your Paydex score toward 80+. Never miss or delay a payment.

**Make Second Purchase From Each Vendor HIGH**

Purchase again from each approved vendor (similar amount, \$50-\$200). Building multiple payment experiences with each vendor strengthens your credit profile.

**Apply for Business Credit Card HIGH**

Apply for your first business credit card. Good starter options: Chase Ink, American Express Blue Business, Capital One Spark. Start with cards that accept newer businesses.

**Verify Vendors Are Reporting to Credit Bureaus MEDIUM**

Contact each vendor to confirm they report payment history to Dun & Bradstreet, Experian, or Equifax. If not, your payments won't build credit.

**Check Business Credit Reports (First Check) MEDIUM**

Pull your Dun & Bradstreet credit file to see if any payment experiences are appearing yet. It may take 30-60 days for first reports to show.

**Document All Business Expenses Properly LOW**

Ensure all expenses are categorized in your accounting software. Good records help with future loan applications and tax filing.

**Day 45 Milestone**

By Day 45, you should have: Made and paid for 2 purchases from each vendor, applied for first business credit card, and verified vendors are reporting. Credit score may start appearing.

DAYS 46-60: Credit Diversification

**Activate Business Credit Card (If Approved)** HIGH

Activate your business credit card immediately. Use it for small business purchases but keep utilization below 30%. Pay balance in full each month.

**Pay Second Round of Vendor Invoices (EARLY!)** HIGH

Continue perfect payment history. Pay all invoices 5-10 days early. You're now building 2+ months of documented payment experiences.

**Make Third Purchase From Each Vendor** HIGH

Continue purchasing from vendors monthly (even small amounts). Consistent payment activity builds stronger credit profiles than sporadic purchases.

**Add 1-2 Additional Vendor Relationships** MEDIUM

Apply to 1-2 new vendors to diversify your credit mix. More credit relationships = stronger profile. Aim for 5-7 total reporting vendors by Day 90.

**Monitor Credit Utilization on Business Card** HIGH

If using business credit card, keep balance below 30% of limit. Example: \$5,000 limit = use maximum \$1,500. Lower utilization = better score.

**Review and Update Business Information** LOW

Verify your business information is consistent across D&B, Experian, Equifax, vendors, and bank. Correct any discrepancies immediately.

Credit Utilization Formula:

Utilization = $(\text{Balance} \div \text{Credit Limit}) \times 100$. Keep this under 30% on all accounts. Under 20% is even better. Under 10% is optimal for maximum score impact.

 Day 60 Milestone

By Day 60, you should have: 60 days of perfect payment history, business credit card activated and in use, 5-7 vendor relationships established, and credit reports starting to reflect activity.

DAYS 61-75: Credit Score Building**Pay Third Round of Vendor Invoices (EARLY!) HIGH**

Continue perfect payment record. By now, vendors are reporting 2-3 months of payment history. Your credit score should be developing.

**Pay Business Credit Card Balance in Full HIGH**

Pay your credit card balance in full before the due date. This demonstrates responsible credit management and avoids interest charges.

**Pull Complete Business Credit Reports HIGH**

Pull reports from Dun & Bradstreet, Experian Business, and Equifax Business. Check for: (1) Payment experiences reporting, (2) Credit score (if generated yet), (3) Any errors.

**Dispute Any Errors on Credit Reports HIGH**

If you find any incorrect information (wrong address, missing payments, inaccurate data), file disputes immediately with each bureau. Errors delay credit building.

**Apply for Second Business Credit Card (Optional) MEDIUM**

If your credit is building well (Paydex 50+), consider applying for a second business credit card. More credit accounts = stronger profile. But keep utilization low on both.

**Review Financial Statements LOW**

Generate profit & loss statement and balance sheet from your accounting software. Clean financials will be needed when applying for loans in the future.

**Day 75 Milestone**

By Day 75, you should have: 75 days of perfect payment history, credit reports pulled and reviewed, any errors disputed, and a developing credit score (likely Paydex 50-80 range).

DAYS 76-90: Final Push & Credit Verification

**Pay Fourth Round of Vendor Invoices (EARLY!) HIGH**

Maintain perfect payment record through Day 90. You're building toward 90 days (3 months) of documented payment history—a key milestone for lenders.

**Keep Credit Card Utilization Below 30% HIGH**

Monitor and manage utilization on all credit cards. Pay down balances if they're creeping above 30%. Low utilization signals financial health.

**Make Fourth Purchase From Each Vendor HIGH**

Continue monthly purchasing pattern with all vendors. Consistent activity over 90 days is more valuable than sporadic large purchases.

**Pull Final 90-Day Credit Reports HIGH**

Pull all three credit reports at Day 90. Verify: (1) All vendors reporting, (2) All payment dates accurate, (3) Credit score generated, (4) No errors or late payments showing.

**Document Your Credit Score MEDIUM**

Record your Paydex, Intelliscore, and Equifax scores. Take screenshots. You'll track progress from this baseline going forward. Target at Day 90: Paydex 70-80.

**Set Up Quarterly Credit Monitoring MEDIUM**

Set calendar reminders to pull credit reports every 90 days going forward. Quarterly monitoring catches errors early and tracks progress over time.

**Create 6-Month and 12-Month Credit Goals MEDIUM**

Set specific goals for the next 6-12 months. Examples: Reach Paydex 750 by Month 6, add 3 more vendors by Month 8, apply for business line of credit by Month 12.

**Celebrate Your 90-Day Success! LOW**

You've completed 90 days of disciplined credit building! Acknowledge your progress. You now have established business credit—something most business owners never do.

**Day 90 Final Milestone - CONGRATULATIONS!**

You Should Now Have:

- ♦ Business legally registered (LLC/Corp)
- ♦ EIN and DUNS number obtained
- ♦ Business bank account with 3 months of clean transaction history
- ♦ 5-7 vendor trade credit relationships
- ♦ 1-2 business credit cards
- ♦ 90 days (3 months) of perfect payment history
- ♦ Paydex score of 70-80+ (if all payments made early)
- ♦ Complete financial separation from personal finances
- ♦ Credit monitoring system in place
- ♦ Foundation for future funding and growth

You are now FUNDABLE! Continue building for 6-12 more months to reach elite credit status (750+).

AFTER DAY 90: Your Next Steps



Continue Perfect Payment History (Ongoing) HIGH

Never stop. Perfect payment history is the #1 factor in business credit scores. Continue paying all vendors and credit cards 5-10 days early every single month.



Add 2-3 More Vendor Relationships (Months 4-6) MEDIUM

Diversify your credit mix by adding more vendor accounts. Aim for 7-10 total reporting vendors by Month 6. More relationships = stronger credit profile.



Apply for Business Line of Credit (Month 6-12) MEDIUM

Once you have 6+ months of credit history and a Paydex 700+, apply for a small business line of credit. This adds another credit type to your profile.



Pull Credit Reports Quarterly (Every 90 Days) HIGH

Set recurring calendar reminders: Day 90, 180, 270, 365. Pull all three reports, check for errors, track score improvements, dispute any inaccuracies immediately.



Never Close Old Credit Accounts MEDIUM

Keep your oldest accounts active (make small purchases occasionally). Account age strengthens your credit profile. Closing accounts can hurt your score.



Prepare for First Business Loan Application (Month 12+) LOW

After 12 months of perfect credit building, you're ready to apply for serious business loans. Organize: 2 years tax returns, financial statements, business plan, credit reports.

The Long Game Pays Off:

Continue this disciplined approach for 12-24 months and you'll reach Paydex 750-800+. At that level, you qualify for six-figure funding, best interest rates, and loans without personal guarantees. The first 90 days are just the foundation—elite credit takes 2-3 years of consistency.

 CRITICAL: Avoid These Common Mistakes **Missing Even ONE Payment**

One late payment can drop your Paydex from 780 to 650 instantly. Set multiple reminders. Automate payments if possible. This is non-negotiable.

 Maxing Out Credit Cards (High Utilization)

Using more than 30% of available credit signals financial stress. Keep utilization low even if you can afford the payments. Lenders see high utilization as risk.

 Mixing Personal and Business Finances

Even one personal transaction in your business account can complicate lender evaluations. Keep separation 100% clean, always.

 Inconsistent Business Information

Using different addresses, phone numbers, or business name variations across accounts confuses credit bureaus and can create multiple credit files.

 Not Verifying Vendors Report to Bureaus

Perfect payments don't build credit if vendors don't report them. Always confirm vendors report to D&B, Experian, or Equifax before establishing credit.

 Ignoring Credit Report Errors

Errors happen. If you don't check reports quarterly, inaccurate information can stay on your report for months/years, damaging your score unnecessarily.

 Giving Up After 30-60 Days

Credit building takes time. Don't expect a 750 score in 30 days. Trust the process, stay disciplined, and results will come by Month 3-6.

 Quick Reference Guide**Important Links & Resources****Get Your EIN (Free):**

IRS.gov → Search "Apply for EIN Online"

Register for DUNS Number (Free):

dnb.com → "Get a D-U-N-S Number"

Check Business Credit Reports:

- Dun & Bradstreet: dnb.com
- Experian Business: experian.com/business
- Equifax Business: equifax.com/business

Recommended Business Bank Accounts:

- Novo (Online, \$0 fees): novo.co
- Relay (Online, \$0 fees): relayfi.com
- Chase Business Complete: chase.com/business
- Local credit unions (check your area)

Free Business Phone:

Google Voice: voice.google.com

Accounting Software:

- QuickBooks Online: quickbooks.intuit.com (\$30/mo)
- FreshBooks: freshbooks.com (\$17-50/mo)
- Wave: waveapps.com (Free)

Common Vendors Who Report to Credit Bureaus:

Uline, Quill, Grainger, Crown Office Supplies, W.B. Mason, Global Industrial, Net 30 Accounts, Strategic Network Solutions

 Credit Score Tracking Table

Use this table to track your credit score progress over time. Pull reports quarterly and document your scores.

Date	Paydex (D&B)	Intelliscore (Experian)	Equifax Score	Notes
Day 30	_____	_____	_____	
Day 60	_____	_____	_____	
Day 90	_____	_____	_____	
Month 6	_____	_____	_____	
Month 9	_____	_____	_____	
Month 12	_____	_____	_____	

Goal Scores: Day 90: Paydex 70-80 | Month 6: Paydex 720-750 | Month 12: Paydex 750-780+ | Month 24: Paydex 800+

90-Day Business Credit Building Checklist

© 2025 Business Credit Academy. All Rights Reserved.

This checklist is designed to guide you through establishing business credit from scratch. Results may vary based on individual circumstances, credit approval, and vendor reporting practices. Always consult with financial and legal professionals for advice specific to your situation.

For questions or support: support@businesscreditacademy.com