

Prepare for your review

REPAIR / REBUILD / RESTORE / RISE



Start with your goal. This guide helps you prepare for a conversation about credit report concerns and financial readiness. It is not a service agreement or a promise of results.

1. Choose the outcome you want

Write down your goal: understanding a report, reviewing a possible error, rebuilding habits, homebuyer readiness, auto financing readiness or business credit education. Add your preferred timeframe.

2. Gather reports privately

If you already have recent reports, keep them in a secure place. Note the report date and bureau. Do not email full reports or enter Social Security numbers, account numbers or report images in the public inquiry.

3. Separate questions from assumptions

Identify unfamiliar accounts, possible balance or status errors, duplicate entries or other items you want explained. Keep evidence that supports the facts. Accurate negative information cannot be promised away.

4. Bring your practical questions

Ask about the proposed service scope, total cost, timing, secure document process, cancellation rights and how progress will be documented. You can dispute errors yourself without paying a repair company.

5. Understand the next step

The initial inquiry is free. Any paid repair service requires appropriate disclosures and written terms before work, with applicable cancellation and waiting periods. No upfront credit repair fees are collected.

No guarantees: Score increases, loan approvals, deletion of accurate information and fixed completion dates are not guaranteed. Fiscally Fit does not provide legal advice or debt settlement.

Your readiness worksheet

REPAIR / REBUILD / RESTORE / RISE



Keep this worksheet for yourself. Use short descriptions and avoid account numbers or sensitive identifiers. Your public inquiry needs only basic contact details and your service interest.

My primary goal

My timeframe and upcoming decision

Questions I want to ask about my report

Records I already have and where I store them securely

Habits or budget actions I want to work on

Ready to request a conversation?

Start at legacywiseenterprises.com/fiscally-fit.html

Contact: michael@legacywiseadvisors.com | (929) 244-0744

Know your rights: [FTC: Fixing Your Credit FAQs](#). Required disclosures, agreements and cancellation rights are provided separately for any covered engagement.