

The Coffee Table

Your 30 / 60 / 90 Day Credit Action Plan

This is your printable companion to thecoffeetable.club. Check off each item as you complete it. No rush, no judgment — small consistent steps build real credit over time.

FIRST 30 DAYS

Foundation

- Pull all 3 credit reports at AnnualCreditReport.com
- Sign up for Credit Karma (free)
- Note your starting score
- Identify errors or unknown accounts
- File your first dispute if applicable
- Set up autopay for every current account

DAYS 31–60

Momentum

- Follow up on open disputes at 30 days
- Apply for a secured credit card
- Calculate your utilization per card
- Pay down highest utilization card first
- Check your state's statute of limitations for old debts
- Send a debt validation letter if applicable

DAYS 61–90

Growth

- Check Credit Karma — note score movement
- Verify dispute corrections appear on your report
- Negotiate charge-offs with the original creditor if applicable
- Calculate your debt-to-income ratio
- Ask about becoming an authorized user
- Write your budget using the updated reality-based model

Quick Reference

Utilization: Keep under 30%, aim for under 10% | **Disputes:** Bureaus have 30 days to respond | **Negative items:** Fall off after 7 years (bankruptcies: 10 years)
Free resources: AnnualCreditReport.com · CreditKarma.com · NFCC.org · ConsumerFinance.gov

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