

Zero to 6 Figures Roadmap

The Complete System to Build Your Credit Profile for Max Fundability

by Troy R. L. Williams

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Troy R. L. Williams

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About the Author

Troy R. L. Williams

Troy R. L. Williams built his career the traditional way: a Bachelor of Arts in Accounting, then a climb up the corporate ladder that made him **Director of Financial Operations at Oppenheimer Funds by age 28**, followed by several more senior titles at other New York firms.

He eventually left that track to build a business of his own, and it cost him. Within three months he was broke, and his own credit was wrecked, the exact thing he now spends his career helping other people avoid. He rebuilt it himself, applying the same analytical skills he'd developed across his corporate career. That process became **CapitalPath®**.

Turning that process into something other people could use became **SmartPerson Financial**, which Troy founded in 2023. Through CapitalPath®, he has since guided **hundreds of individuals** through building their credit profiles, securing unsecured lines of credit, and positioning themselves for long-term financial growth, without sacrificing their scores in the process. His book, **Credit Is The New Bag**, is available on Amazon.

For a free consultation, visit: **smartperson.dacsventures.io/apply**

CHAPTER

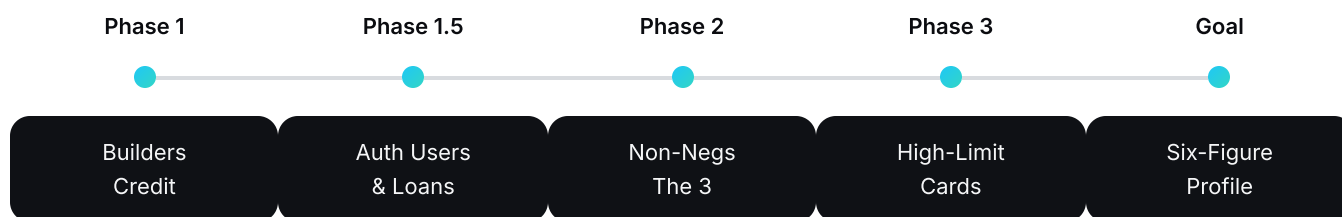
1

The Core Framework Overview



The Core Framework Overview

Before diving into the step-by-step mechanics, you need to understand the full framework at the highest level. This is the map. Everything else in this guide is the navigation. The CapitalPath© system is built around a deliberate sequence of phases, each one setting up the next, each one building something permanent.



Phase 1: Credit Builder & Installment Accounts

- ◆ Start with **2–4 credit builder/installment accounts** — the minimum recommendation is at least 2.
- ◆ This happens **before** applying for any primary credit cards.
- ◆ These are no-credit-check products — your starting credit situation doesn't matter here. Bad credit, no credit, blank credit: you're fine.

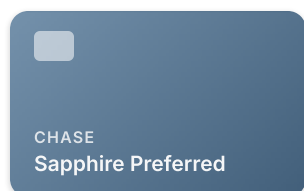
Phase 1.5: Authorized Users & Secured Loans

- ◆ Add yourself as an **authorized user** on established accounts — this can meaningfully boost your profile immediately.
- ◆ Consider secured loans as part of your initial credit-building strategy.
- ◆ These contribute to your **credit mix** and account diversity, two factors lenders weigh heavily.

Phase 2: The Three Non-Negotiables

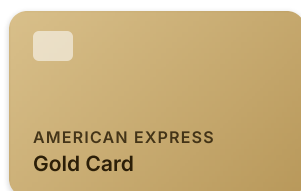
Before any application, we do **data mining**. This doesn't affect your credit, whether it's built, bad, or blank. It's the essential first step: understanding your full situation before making any moves.

 Chase Largest US Bank, Tier 1 Ecosystem, #1 Priority	 AmEx Relationship-Based Issuer, Premium Tier	 Bilt Most Powerful Points System, No Annual Fee	 Navy Fed Internal Score, Flexible Terms, No Hard Pull
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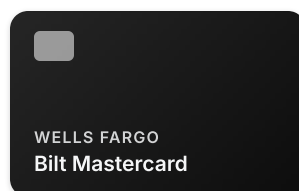
Sapphire Preferred

Foot in the door to the largest bank in the US. Top-tier account, best bang for your buck across all issuers.



Gold Card

Second-tier AmEx card. Heavily relationship-based — the more rapport you build, the better your offers get over time.

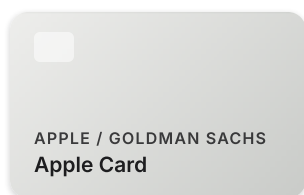


Bilt Mastercard

The only card that lets you pay rent with no fees and earn points for it. No annual fee — belongs in everyone's sequence.

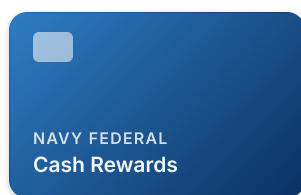
Phase 3: High-Limit Reaching Cards

- ◆ **Apple Card and/or Navy Federal Cash Rewards** — depending on your Lean vs. Maximizer approach.
- ◆ Both are particularly generous with credit limits and offer soft credit limit increases.
- ◆ They let you demonstrate a high credit limit on your report, proving to future lenders you can handle significant credit.
- ◆ **Lean Setup:** one or both, depending on preference. **Maximizer Setup:** include both, or more.



Apple Card

Generous soft credit limit increases — a strong readiness gauge for the rest of your sequence.



Cash Rewards

High limits, flexible terms, and an internal score that weighs your relationship as much as your credit report.

Optimal Credit Limits

Even if you skip a dedicated high-limit card, still apply for the core cards (CSP, AmEx Gold, Bilt) with limits as high as possible. The range to aim for: **\$10K to \$20K per card**.

Alternative Ecosystem & Flexibility

- ◆ **Citi Bank** is an option to replace one of the high-limit reaching cards if you want to step into another ecosystem. All normal approval rules apply.
- ◆ You can include other cards based on your specific goals and personal research. Confirm with the CapitalPath© team whether it makes sense for your situation.

Timeline & The Foundation You're Building

SETUP	WHAT IT LOOKS LIKE
Lean Setup	CSP + AmEx Gold + Bilt Card — achievable within the first 4–6 months of taking your credit journey seriously. 3 accounts total.
Middle Range	3–5 accounts total. A balanced approach for those who want more than the basics but aren't going full Maximizer.
Maximizer Setup	5+ accounts total. Multiple rounds of cards, business funding, and continuous optimization.

IMPORTANT

The foundation you're building: when all of this is executed properly, you produce a base credit profile you can carry for the rest of your life — 3–5 bank-issued revolving accounts, authorized user accounts, secured loans, credit builder installment accounts, strong credit mix, long-term account age, and everything needed to have the most ideal credit criteria across every bureau.

CHAPTER

2

The Navy Federal Pledge Loan Hack



The Navy Federal Pledge Loan Hack

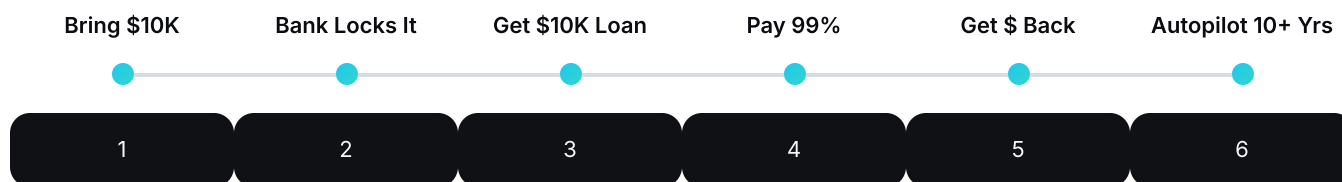
This is one of the most powerful credit-building strategies out there, and most people will never hear about it. It manufactures perfect payment history on autopilot for up to 15 years while keeping your capital completely liquid. It's completely legitimate, and it works.

How Secured Loans Normally Work

Traditionally, secured loans work like this: you provide collateral to the bank, they hold it for the entire loan term, and give you back the same amount as a loan with a repayment structure. Your deposit stays locked up until you either pay off the loan completely or finish the term. The problem: to get a large account reporting, you have to lock up significant money for the entire duration. Once you pay it off, you only get the age of the account, but your capital has been tied up the whole time.

The Pledge Loan Hack (The Game-Changer)

Some institutions, like Navy Federal, operate differently. They'll let you open a secured loan **and** return your deposit back to you as you pay down the loan, using the money they just gave you. This is where it gets interesting.



How It Works, Step by Step

1. You bring \$10,000 cash to the bank.
2. You request a secured loan for \$10,000 with the longest term possible. Navy Federal offers up to 120 months, with some cases going up to 180 months.
3. The bank locks up your original \$10,000 in the safe.

4. They hand you \$10,000 in the form of a loan, with monthly payments spread across 60 months (or longer).
5. You wait 2–3 days.
6. You pay off 99% of the loan using the money they just gave you — e.g., on a \$10,000 loan, you pay \$9,990, leaving \$10 remaining.
7. The bank sees you paid down \$9,990 of principal and automatically releases that amount back to you within 72 hours.
8. You now have your original capital back **and** a loan that reports as 99% paid off.
9. For the remaining term (59 months out of 60, or 119+ months out of 120+), you're on autopilot — the account reports good payments every month without you doing anything.
10. Your next payment isn't due until the **final month** of the term.

Why This Is Genius

No Credit Check Required

It's a no-inquiry product — no hard pull. It doesn't matter if you have bad credit, no credit, or excellent credit. You can qualify immediately.

Capital Efficiency

You're not locking up your money for years. You get your deposit back within days, and can redeploy that capital elsewhere while the account builds on autopilot.

Age Building

With a 120-month term, you're building account age for 10 years on autopilot. With a 180-month term, that's 15 years. You only made one payment, the 99% paydown, then time does the rest.

Perfect Payment History

Reports good payments every single month. Even though all payments were made in advance, the account doesn't know that. You literally don't have to touch it again until the final month.

Scalability

You can run this play multiple times with the same institution. Navy Federal allows up to **\$100K in secured loans** with terms up to 180 months. Each one compounds your installment account base.

Relationship Building

Every pledge loan you run deepens your standing with that institution. By the time you're ready to apply for their premium products, you're not a stranger walking in cold, you're a member with years of on-time payment history and multiple account types already reporting.

No Utilization Impact

Installment loans don't factor into your revolving utilization ratio the way credit cards do. You can run this hack at full scale without it ever showing up as a utilization problem on your report.

PRO TIP

Real-world example: open a \$10,000 secured loan for 120 months. Days 1–3: the bank holds your \$10K, gives you a \$10K loan. Day 3: pay \$9,990. Day 6: \$9,990 released back to you, capital recovered. Months 2–120: perfect payment reported every month, automatically. Month 120: pay the remaining \$10. Result: 10 years of perfect payment history, zero effort after day 3, and you kept your capital the entire time.

Why Navy Federal Is Your Best Option

- ◆ No credit check, no hard pull.
- ◆ Longest terms available — up to 180 months.
- ◆ You can build relationships by running this multiple times.
- ◆ Scalable up to **\$100K+** with extended terms.

Other Institutions That Offer Similar Products

- ◆ **DCU (Digital Credit Union)** — a confirmed option with similar mechanics.

- ◆ **New Vision Federal Credit Union** — confirmed option, same pledge loan structure.
- ◆ **Space Coast Credit Union** — confirmed option.
- ◆ **Pentagon Federal Credit Union (PenFCU)** — confirmed option, worth data-mining alongside Navy Federal.

PRO TIP

You can use the same pool of capital to run this hack at multiple banks. Use \$10K at Navy Federal, get it back, then run the same play at DCU. This compounds your installment account base rapidly without tying up additional capital.

IMPORTANT

The bottom line: this is one of the most powerful credit-building tools available because you're essentially manufacturing perfect payment history on autopilot while keeping your capital completely liquid. It's completely legitimate, and it works.

CHAPTER

3

Gardening



Gardening

Gardening is one of the most misunderstood concepts in credit building. Most people treat it as doing nothing. It's actually one of the most strategic moves you can make. Understanding it, and executing it correctly, is what separates people who build a credit profile that lasts from people who chase scores and stay stuck.

What Is Gardening?

Gardening is when you let your average age of accounts grow by purposely deciding **not** to apply for any new personal credit cards or accounts on the personal side. It's a strategic pause that allows your existing accounts to age together and strengthen your credit foundation.

Why Gardening Matters

The Double-Edged Sword of New Accounts

Applying for new credit products cuts both ways. Every time you apply for a new account and get approved, that account posts to your credit report as a brand new, 0-month-old account. That does two things at once:

1. It **brings down your average age** of accounts.
2. It signals to every lender that you just acquired new credit, making you appear **riskier for the next 6 months**.

New accounts also widen your base of credit accounts, which are now all aging together, and that eventually creates a stronger foundation. The key is timing and sequencing.

The Score vs. Report Problem

IMPORTANT

Critical: the foundation matters more than the short-term score. Single-account scenario: if you have 1 credit card that's 5 years old and apply for a car loan and another card, your average age drops from 5 years to 1.6 years — your score takes a real hit. Multiple-account scenario: if you already have 6 accounts all aged 5 years and apply for 2 new ones, your average age only moves from 5 years to 3.75 years. The impact is minimal because the new accounts are diluted across a stronger foundation.



The Strategy: Batch Applications + Gardening Periods

This is exactly why we strategically apply for multiple accounts together in batches or sequences, followed by a **6-month period of gardening** where we lay low and let accounts age. The more accounts you have growing with you, without looking over-leveraged, the stronger your average age becomes and the better your credit profile looks overall.

The Business Card Advantage During Gardening

Here's the move most people miss: during gardening periods on the personal side, **business cards don't show up on your personal credit report**. That means you can keep busy applying for and hitting bonuses on the business side while technically still gardening on your personal side.

You can be accumulating points, leverage, and bonuses on business products with **zero negative impact** on your personal credit profile metrics. That's the position you want to be in: maximizing benefits on the business side while protecting and strengthening your personal credit foundation through gardening.

PRO TIP

Some of our top CapitalPath© clients have been in a personal gardening period for years, not applying for a single personal account, while simultaneously accumulating dozens of business cards and generating massive points and leverage on the business side, completely invisible to personal credit reports. That's the ideal position to work toward.

The Bottom Line on Gardening

Gardening is the strategic pause that lets your credit foundation mature. Combined with batch applications followed by 6-month waiting periods, it ensures that when you do apply for new accounts, your average age is strong enough to absorb the impact without tanking your score. And in the meantime, business products let you keep winning with zero visible effect on your personal profile.

CHAPTER

4

Lean Setup vs. Maximizers



Lean Setup vs. Maximizers

During the breakdown of the starter sequence, certain actions are specified as catered to one of two groups. Understanding which path aligns with your goals is critical — it shapes your entire credit strategy going forward. The framework is the same for both. What you do after is what's different.

THE LEAN SETUP	THE MAXIMIZER
3–5 cards max	5+ cards, many rounds
Low/no annual fees	Premium fees OK
Build once, maintain	Continuously optimize
Peace of mind focus	Points + travel + 0% APR
Done after sequence	Pivots to business cards

The Lean Setup

Focus & Philosophy

The Lean Setup is built around **simplicity and peace of mind**. This path is for people who want a straightforward approach to credit building without unnecessary complexity or ongoing maintenance.

Account Strategy

- ◆ Focus on **3–5 credit cards maximum**.
- ◆ Prioritize low-to-no annual fee cards.
- ◆ Avoid cards with expensive benefits that require active use to justify the cost.
- ◆ Keep the portfolio simple and manageable.

Mindset & Goals

Lean setup folks aren't actively pursuing large amounts of business credit or dozens of card bonuses. Their goal is simply being **well-prepared for any major financing down the line**. They like the security of knowing they built their credit the right way. Once the foundation is built, they're done.

Post-Starter Sequence Approach

After completing the starter sequence, Lean folks will probably be in no rush to do anything else with their credit. They'll stick to personal cards and maintain their foundation. Built correctly, it's a credit profile that will serve them for life.

Best For

- ◆ People who value simplicity over optimization.
- ◆ Those who don't want to manage multiple cards or chase bonuses.
- ◆ Anyone seeking peace of mind and long-term financial security.
- ◆ People with moderate financing needs.

The Maximizers

Focus & Philosophy

Maximizers are focused on getting the **absolute most** out of the credit game. They want to leverage 0% APR funding, travel for free, accumulate significant credit card bonuses, and maximize every benefit available.

Account Strategy

- ◆ Starter sequence includes more cards than the Lean setup.
- ◆ Willing to manage higher annual fees if the benefits justify them.
- ◆ Open to exploring all available credit products across every ecosystem.
- ◆ More aggressive account acquisition, executed in strategic batches.

Mindset & Goals

Maximizers understand that getting the most out of credit requires added responsibility and active management. They're willing to put in the work to:

- ◆ Accumulate **10+ business credit cards**.
- ◆ Run multiple rounds of business funding.
- ◆ Chase credit card bonuses strategically.
- ◆ Leverage **0% APR offers** for real funding.
- ◆ Travel using credit card rewards, often completely free.

Post-Starter Sequence Approach

After completing the starter sequence, Maximizers don't stop. Around 6 months later, they'll run their first round of business cards. From there, they'll execute multiple rounds of business funding to build significant business credit while continuing to optimize their personal side.

Best For

- ◆ People who want to maximize credit card bonuses and rewards.
- ◆ Entrepreneurs looking to build business credit alongside personal credit.
- ◆ Those seeking 0% APR funding opportunities.
- ◆ Anyone willing to actively manage multiple credit products.
- ◆ People with advanced or aggressive credit goals.

Capital Advantage (Both Paths)

If you have a solid amount of capital available, there are optimization strategies that apply to **both** the Lean Setup and the Maximizer path:

Higher-Limit Pledge Loan Setup

With significant capital, you can qualify for higher-limit secured loans with longer terms, ideally 120 months at Navy Federal or similar. This requires at least \$10K+ to qualify for the longest terms, but the payoff is substantial:

- ◆ Longer account age growth — 10+ years of building on autopilot.
- ◆ Stronger average age foundation from day one.
- ◆ A more powerful credit profile entering the launch sequence.

Maximizing Secured Card Deposits

If you're starting with good capital, max out the rewards secured card at the **full \$5K** from day one. This gives you immediate rewards earning alongside your credit building, with a higher limit reporting on your profile sooner.

Quality Authorized User Accounts

With available capital, consider purchasing 1–2 high-quality authorized user accounts from trustworthy sources. What to look for:

- ◆ Accounts with **3+ years of age**.
- ◆ Aim for **\$10K+ limits**.
- ◆ These provide immediate age and utilization benefits for your first personal sequence.

IMPORTANT

Authorized user accounts help significantly on the personal side, but won't help as much on the business side. Use this strategy early in your journey — it's most impactful during the building and treat phases.

CRITICAL

The bottom line: both paths build strong credit foundations using the same starter sequence. The difference is what you do after. Lean folks build once and enjoy peace of mind. Maximizers build strategically and continuously optimize to extract maximum value from the credit ecosystem. Choose based on your goals, your lifestyle, and how much active management you're willing to commit to.

CHAPTER

5

The Building Phase (Months 1–3)



The Building Phase (Months 1–3)

Open Credit Builders

2–4 Accounts

Clean Up Personal Info

All Bureaus

Open Bank Accounts

Data Mine 90d

Phase Overview

This is the foundational building phase where you establish your banking relationships, clean up your personal information across all credit reports, and start building your base of credit accounts through secured installment loans. Everything that comes after this phase depends on how well you execute here.

Phase Goals

- ◆ Establish banking relationships, especially with banks you'll want credit from in the future.
- ◆ Clean up your personal information on all credit reports.
- ◆ Start building your base of credit accounts via secured installment loans.
- ◆ Generate initial credit report data, especially important if you're starting from scratch.

Phase Objectives

- ◆ Get 2–4 credit builder/installment accounts open and reporting.
- ◆ Ensure your personal information is congruent and clean across all reports.
- ◆ Add data lines with accounts that matter to you.
- ◆ Optimize your credit card area before applying for primary cards.

Step 1: Open 2–4 Credit Builder / Installment Accounts

Why Start Here?

Credit builder and installment accounts are **no-credit-check products**. If you have no credit, bad credit, or blank credit, you're completely fine, since these accounts don't pull your report. They will, however, help you generate a credit report and build primary payment history from the ground up.

Why Multiple Accounts?

Getting 2–4 of these accounts gives you several compounding advantages:

Wider Foundation

Multiple accounts soften the blow in the future when you add new accounts that interact with your average age. A wider base absorbs new accounts without dramatic score swings.

More Payment Data

Banks have more data to evaluate. For example: **4 primary accounts paying on time for 6 months = 24 good payments**, versus 1 account for 6 months, which is only 6 good payments. You're demonstrating responsibility through account management, which lenders weigh heavily.

Creditworthiness Through Diversity

Creditworthiness is directly related to being able to juggle multiple accounts responsibly. It signals to lenders that you're more dependable overall.

Best Option: Pledge Loans (Navy Federal, DCU, etc.)

The most ideal accounts to open first are from institutions offering no-credit-check pledge loans:

- ◆ Major bank-issued accounts — builds an actual relationship with the bank.
- ◆ No monthly payments required — set it up and it builds on its own.
- ◆ No unusual startup fees.

- ◆ Virtually no interest cost.
- ◆ You can use the Pledge Loan Hack (Chapter 2) to get your capital back within days.

Top Institutions for Pledge Loans

1. **Navy Federal Credit Union** — top choice. Best terms, highest limits, up to 180-month terms.
2. **DCU (Digital Credit Union)** — top choice. Confirmed and reliable.
3. **New Vision Federal Credit Union** — confirmed option.
4. **Space Coast Credit Union** — confirmed option.
5. **Langley Credit Union** — confirmed option.
6. **Pentagon Federal Credit Union (PenFCU)** — confirmed option.

PRO TIP

Recommendation: get 2–4 pledge loans total. A strong starting approach is 2 at Navy Federal and 2 at DCU, or mix and match based on what you qualify for. The goal is building multiple reporting installment accounts as quickly as possible.

Alternative Option: Credit Strong

If you can't access pledge loans, **Credit Strong** is your next best option (better than Self Lender). Here's how to use it correctly:

- ◆ **Best plan:** CS Max at \$9/month.
- ◆ Choose the longest term available — 16 months or more.
- ◆ You can cancel anytime if it's no longer serving a purpose.
- ◆ **Key advantage:** you can run 2 Credit Strong products simultaneously for 2 separate primary installment accounts.

PRO TIP

Payment method hack: you can use the same money to create multiple plans. Use \$10 to create Plan 1, get \$10 back as a loan, pay it down 99%, get your money back, then use it to start Plan 2. You can do this multiple times across different banks offering the same hack.

Timeline & Strategy

- ◆ Start with pledge loans first — they're easier and require no monthly payments.
- ◆ If using Credit Strong, you'll need to make monthly payments — build this into your budget.
- ◆ **Watch out for Navy Federal's reporting date** — they report on the first of the month. Time your setup accordingly.
- ◆ If you already have cards or business cards with cash advance capabilities, you can pull cash to fund new loans and complete the hack within a week.

Step 2: Check & Clean Up Your Personal Information

This step is critical and often overlooked. You want your credit reports to reflect **accurate, consistent information**. Inconsistencies across bureaus can silently hurt your approval odds with lenders who cross-reference your data.

Create a Personal Brand (PB) & Stick to It

Decide exactly how your name, address, phone number, and email address will appear across all accounts. Pick one version and standardize it completely. This consistency is non-negotiable.

Update Everything

Update your PB information on every bank and credit account you currently have open. Every single one. It must be identical across all institutions.

Wait for Reporting

After updating your accounts, wait for those institutions to report the new information to the credit bureaus. This allows the updated data to attach to your open accounts and the old information to detach naturally.

Remove Inaccurate Data

After 1–2 months, once your reports have been revised with the new information, call into each bureau and remove any inaccurate or outdated data that's still showing. Be methodical and document every call.

Check All Bureaus

Don't just check the big three. Review all relevant data sources:

- ◆ **Primary bureaus:** Experian, Equifax, TransUnion.
- ◆ **Secondary bureaus:** LexisNexis, Clarity, ChexSystems.
- ◆ Any other data aggregators that may be relevant to your specific profile.

Step 3: Open Bank Accounts & Data Mine for Future Planning

Why This Matters

Opening bank accounts and data mining with institutions lets you establish relationships with lenders you'll want credit from later. This investment pays off in approximately **90 days**, when it's time to apply for cards beyond the starter sequence. Regional banks may have specific products available to you, but every card in the starter sequence is linked to a major bank, so everyone can access them.

For All Builders: Chase

Chase Personal Checking Account

- ◆ **\$200 bank bonus** available — don't leave this on the table.
- ◆ Establish your Chase relationship early.
- ◆ This is foundational for Chase Sapphire Preferred approval later.

Chase Business Checking (as Sole Proprietor)

- ◆ \$300 in points as a new member bonus.
- ◆ Builds your business banking relationship.
- ◆ Optional, but recommended for Maximizers.

AmEx Banking

AmEx High Yield Savings Account — no monthly fee. Start with just a few dollars to keep it open and active. This is the first time AmEx will ask for your income; make sure your income is at least **\$72,000** to qualify.

CRITICAL

Do **NOT** open the AmEx Savings Account before you've gotten the AmEx Business Checking bonus (\$30K MR points). Once you have the savings account, you become ineligible for the business checking bonus. That's easy money — don't miss it. Sequence: business checking bonus first, savings account second.

PRO TIP

If you qualify for the AmEx Business Checking bonus (\$30K MR points), hold off on the AmEx savings account until after you've captured that bonus. It's easy money and takes minimal effort to hit the spend requirement.

Wells Fargo Banking

Wells Fargo Personal Checking (Optional) — get this if you want extra brownie points for Bilt Card approval odds. Not absolutely necessary, but it helps, and there may be a bank bonus available.

For Lean Setup Folks

If you don't want to deal with multiple bank accounts, prioritize these two relationships above all others:

1. **Chase** — most important.
2. **Navy Federal** — if you can get in.

That's sufficient for the Lean credit journey. Two strong relationships is all you need.

For Maximizers

Your limitation here is **ChexSystems** — you're limited in how many banks you can access in a short period. No more than **5 ChexSystems pulls in a 6-month period** before you start seeing denials. Be strategic about your order.

Priority Bank Order for Maximizers

1. Chase (personal checking + business checking).
2. AmEx (business checking — capture the \$30K bonus first).
3. Navy Federal.
4. Wells Fargo (for Bilt Card support).
5. 1–2 additional banks for extra bonuses or future business banking planning.

DISCLAIMER

***AmEx Business Checking strategy:** if you qualify for the AmEx Business Checking bonus (\$30K MR points), prioritize getting that bonus before opening any AmEx savings accounts. The business checking bonus is valuable and easy to hit; don't close yourself off accidentally by opening the savings account first.*

Building Phase Summary

What you should have by end of Month 3:

CATEGORY	WHAT YOU SHOULD HAVE
Installment Accounts	4 installment/credit builder accounts open and reporting.
Authorized Users	2 AUs ideally, though not required at this stage.
Bank Accounts	Chase (personal and/or business), AmEx (savings and/or business), Navy Federal, Wells Fargo, plus 1–2 additional for Maximizers. Minimum 4 accounts; 5–6 for Maximizers.
Personal Information	Clean, standardized personal information across all credit reports. Old, inaccurate data removed.
Foundation	A solid base of payment history. Banking relationships established with key institutions. Clear picture of your credit profile and what comes next.

IMPORTANT

This foundational work is what everything else is built on. Don't rush it. Don't skip steps. The Building Phase isn't glamorous, but it's the difference between a credit profile that grows into six-figure access and one that stalls out at the first application.

CHAPTER

6

The Treat Phase (Months 4–6)



The Treat Phase (Months 4–6)

The Treat Phase is where you optimize your existing accounts and prepare for the Launch Sequence. By this point, you've built 4–6 months of age on your primary installment accounts and established a foundation. The temptation here is to jump straight into applications. Resist it. This phase is what gets you approved at the limits you actually want.

Soft Pull CLIs

Leverage Auth
Users

Verify Criteria

6-Month Rule

Data Mine Before
Apply

What You Should Have by Now

- ◆ 4–6 months of age built up on primary installment accounts.
- ◆ Possible primary credit cards if you started early: Chase Freedom Student, Navy Awards Secured Card, Freedom Flex, or AU cards.
- ◆ Bank relationships established with major institutions.
- ◆ Clean personal information across all credit reports.

Step 1: Soft Pull Credit Limit Increases

If you opened any primary credit cards early in the growth phase, Chase Freedom, Navy Awards Secured Card, Freedom Flex, or AU cards, now is the time to request soft pull credit limit increases:

- ◆ Contact your card issuer and request a credit limit increase.
- ◆ Look specifically for **soft pull options** — no hard inquiry.
- ◆ If successful, wait until that credit limit increase **reports to your credit profile** before running your Launch Sequence.
- ◆ This shows increased credit capacity to future lenders without adding new account inquiries.

Step 2: Leverage Authorized Users

By now, you can use authorized users to help push your average age to at or above **1 year of average history**. This is a significant milestone. A high-quality AU from someone with a long, clean account can add years to your average age immediately.

Step 3: Verify Your Credit Criteria

At this point, you should be showing ideal credit criteria across the board:

CATEGORY	TARGET
Utilization	1–4% per revolving account (if you have any).
Payment History	100% on-time payments. No exceptions whatsoever.
Derogatory Marks	None, ideally. Collections, charge-offs, or negative marks need to be addressed before proceeding.
Hard Inquiries	None in the past 6 months, ideally.
New Accounts	None in the past 6 months.
Account Age	Everything should be 6 months and older before running the Launch Sequence.

Step 4: The 6-Month Rule

General rule: wait until all primary accounts are at least 6 months old before running your Launch Sequence.

Exception: if prequalification tools are showing you really strong offers, you can consider executing a little earlier, especially if you have authorized users helping your profile. This is possible, but not ideal. The full 6 months is always the safest play.

Step 5: Data Mine Before Applying

By now, you should have been data mining with each institution for at least **90 days** before applying for a credit card with them. This research period helps you:

- ◆ Understand their approval criteria.
- ◆ Know exactly what products they offer.
- ◆ Prepare for your application with realistic expectations.

DISCLAIMER

***Lean Setup folks:** you might have skipped this phase entirely, or just focused on a couple of items. That's completely fine — the framework is flexible based on your goals. The Treat Phase is more critical for Maximizers going after multiple high-limit cards.*

IMPORTANT

What comes next: after the Treat Phase is complete, you're ready to move into the Go Phase, where you actually execute the Launch Sequence. Every step you've taken up to this point was to make sure you walk into that sequence from a position of strength, not desperation.

CHAPTER

7

Credit Criteria for the Launch Sequence



Credit Criteria for the Launch Sequence

Before you run your Launch Sequence, you need to meet these baseline criteria. Think of this as your pre-flight checklist. Every green light here translates to a higher approval rate and larger credit limits on the other side. Don't skip the checklist.

Core Credit Criteria Requirements

Credit score range and what it signals to lenders:

★ Target Zone



300-579580-669670-739740-799800-850

CATEGORY	REQUIREMENT
Payment History	100% on-time payments. No late payments whatsoever. One late payment can set your entire sequence back by months.
Utilization	1–6% max per individual account. Keep balances extremely low — this is not the time to be carrying balances.
Length of Credit History	1+ year of average age reporting. Can be supplemented by authorized users. Critical for approval odds, especially at Chase.
Inquiries	0 or fewer in the past 6 months (per bureau). 3 or fewer in the past 12 months for best results.
Credit Mix	2–4 installment accounts (each 4+ months old) and at least 1 revolving account showing on your report (can be an AU). Alternative: revolving primaries like Chase Freedom Student or Navy Awards Secured Card.
Derogatory Accounts	None. No collections, charge-offs, bankruptcy, or any negative marks. These must be resolved before running the sequence.

Bank Relationship Requirements

Before applying for the Launch Sequence cards, make sure these banking relationships are established:

- ◆ **1+ month** of checking account history with Chase Bank.
- ◆ **1+ month** with AmEx (either Business Checking or HYSA).
- ◆ **1+ month** with Navy Federal Checking + Savings.
- ◆ Wells Fargo personal checking — not required, but helps for Bilt Card.

Authorized Users (AU)

- ◆ **Highly recommended:** get 1–2 AUs for best results.
- ◆ The soft pull prequalification tools will ultimately tell you if you're ready, but AUs significantly improve your approval odds across the board.
- ◆ **Doable without AUs?** Yes. Significantly harder? Also yes.

Chase Sapphire Preferred (CSP) Prep

Critical Requirement: Average Age Must Be 1+ Year

- ◆ Chase almost **requires** 1+ year of average age.
- ◆ If you're at 11 months, hold out until you pass 12 months. Don't apply early on this one.

Revolving Account Requirements

- ◆ Must have at least one revolving account showing on your report (primary or AU).
- ◆ That account must be **1+ year old**.
- ◆ That account must have a **\$2K+ limit** — CSP has a \$5K minimum starting limit, so you need to demonstrate you can handle that level.

PRO TIP

If you don't meet the \$2K+ limit requirement yet, use the Apple Card prequalification tool to test your readiness. Make sure they recommend at least a \$5K limit. Don't accept the Apple Card yet — just use it as a gauge. Alternatively, request a CLI on a current card via soft pull. Once you get the higher limit, let it report to your bureaus first, then apply for CSP.

Chase Banking Relationship

- ◆ **Ideal:** 6 months of Chase checking account history before applying for CSP.
- ◆ **Minimum:** 1 month is acceptable, but you should be getting Chase Checking early in your growth phase anyway — this should time perfectly.
- ◆ Make sure to hit the **\$200 bank bonus** when you open the account.

AU Advantage

AU cards help significantly. Having even one AU from the Chase brand, even an employee card, boosts your approval odds meaningfully.

Important: The 5/24 Rule**CRITICAL**

If any combination of your primary and AU revolving accounts equals more than 5, Chase will automatically deny you due to the 5/24 rule. However, you can call reconsideration and explain that some accounts are AUs on your profile — they can push the application through. Know this before you apply.

Chase Freedom Lineup — Alternative to CSP

If you want to go for a Freedom card instead of CSP, the standards are slightly lower:

- ◆ 4–6 months average age on your credit report is sufficient.
- ◆ At least one revolving account 4+ months old showing (can be an AU).
- ◆ Prequalification tool must show you the specific Freedom card you want — don't apply if the tool is available but not showing your target card.

- ◆ Always follow Chase **2/30** and **5/24** rules.

AmEx Gold / Platinum Prep

Critical Requirement: Prequalification Tool

- ◆ The prequalification tool **MUST** show you the card you want.
- ◆ If it doesn't: do not apply. Wait at least 1 month, then check again.

The "No Inquiry" or "1 Inquiry" Hack

There's a method to finesse the AmEx prequalification process to get approval while blocking AmEx from pulling TransUnion and only allowing them to pull Experian. This is the AmEx "no inquiry" hack. You can use the **Apply With Confidence** tool to warm them up with a soft pull for the day, then use the best referral link available.

Referral Links Strategy

If you prequal and AmEx shows you a 90K offer, but a friend has a 90K referral link, use your friend's referral link. It won't affect your approval odds, and it helps them earn their referral bonus.

AmEx Banking Relationship

- ◆ **Highly recommended:** build 3+ months of rapport with AmEx before applying.
- ◆ Consider opening either an AmEx Business Checking or HYSA to data-mine with them first.

DISCLAIMER

Starter credit criteria: meet all baseline criteria from the Core Credit Criteria Requirements section at the beginning of this chapter before applying for AmEx.

Bilt Card Prep

Critical Requirement: Prequalification Tool

- ◆ The Wells Fargo prequalification tool **MUST** show the **Bilt Card** before you apply.
- ◆ Use the prequalification tool to warm them up, then use a referral link if one is available.

Wells Fargo Banking Relationship

- ◆ **Not required:** you don't need a WF personal banking relationship to get approved. Many clients have been approved without any prior WF rapport.
- ◆ **Helpful but optional:** a personal checking and/or savings account is good for data-mining and may improve your odds. Get a bank bonus if available.

AU Strategy for Bilt Card

- ◆ **Option 1:** get an AU from a friend or family member who has a Wells Fargo account — helps with data-mining rapport.
- ◆ **Option 2:** someone in the CapitalPath® community may be a current Bilt Card holder willing to add you as an AU — ask around.
- ◆ **Option 3:** if you already have a store credit card partnered with Wells Fargo (like American Furniture), keep it. Getting added as an AU on someone's WF store card gives you meaningfully better odds.

DISCLAIMER

Starter credit criteria: meet all baseline criteria from the Core Credit Criteria Requirements section before applying for Bilt.

Navy Federal Cash Rewards Prep

Critical Requirement: Internal Score Matters Most

With Navy Federal, their **internal score matters almost more than your external credit report**. They evaluate based on their own proprietary internal metrics, so your relationship with the institution carries enormous weight here.

What You Need

- ◆ **Checking account** — preferably Flagship Checking.
- ◆ **Savings account.**
- ◆ After **91 days of membership**: activate OOPS overdraft protection service.
- ◆ **2 pledge loans** ideally — these signal financial relationship depth.
- ◆ **Direct deposit behavior** — this helps significantly with internal scoring.

Prequalification Tool

- ◆ Navy Federal has a prequalification tool — you **definitely** want to see an offer there.
- ◆ If no offer shows: do not apply. Wait 1 month, then try again to prequal.

Navy Awards Secured Card Graduates to Cash Rewards

If you already have the Navy Awards Secured Card from earlier in your journey, it will graduate to the Cash Rewards card when you become eligible. This can actually happen **before** you run the full starter sequence, which is ideal. The graduation is seamless and doesn't require a new application.

DISCLAIMER

Starter credit criteria: meet all baseline criteria from the Core Credit Criteria Requirements section before applying for Navy Federal Cash Rewards.

CHAPTER

8

Countdown — Preparing to Execute



Countdown — Preparing to Execute

You've built the foundation. You've passed through the treat phase. Before you execute the Launch Sequence, you need to plan every detail in advance. This countdown process is the difference between landing every card and leaving money on the table, or worse, getting denied on something entirely preventable.

1

Identify Personal Tweaks

Customize the sequence for your situation

2

Gather Best Signup Links

Referrals, public, targeted, phone-in

3

Map Application Strategy

Device, bureau freezes, income, order

4

Map Sign-Up Bonus Plan

Spend required, timeline, deadlines

Step 1: Identify Personal Tweaks

Identify any personal tweaks to the sequence you may want based on your specific preferences, financial situation, and goals. The core sequence is consistent for everyone, but there are options within it to optimize for your circumstances. Dedicated sections throughout this guide cover those options in detail.

Step 2: Gather the Best Signup Links

Find the **absolute best signup links** available to you at the time you're ready to apply. The difference between a 60K offer and a 90K offer on the same card is thousands of dollars in value. Don't apply until you've checked all sources:

- ◆ Referral links from friends or family.
- ◆ Public offers available online.
- ◆ Targeted offers you've received.

- ◆ Email offers sent to you directly.
- ◆ Mail offers that have arrived at your address.
- ◆ Phone-in offers — sometimes calling the bank directly yields better terms.

Compare every source and choose the best offer for each card before touching a single application.

Step 3: Map Out Your Exact Application Strategy

This step is critical. Plan everything in advance before you sit down to apply. Once you start, you're on a clock.

Technical Details

- ◆ Decide whether you'll apply via **laptop or mobile** — some tools behave differently across devices.
- ◆ Know exactly **when you'll freeze certain credit bureaus** and which ones.
- ◆ Understand which bureaus each bank will pull — this is critical for inquiry management.
- ◆ Decide whether you'll use prequalification tools before the hard applications.

Personal Details

- ◆ Know exactly what **income details** you'll provide on each application.
- ◆ Keep track of all this information in a document before you start — consistency matters.

Step 4: Map Out Your Sign-Up Bonus Strategy

IMPORTANT

Important: map out exactly how you're going to hit the sign-up bonuses before you apply. This is critical because you don't want to accumulate more card bonuses than you can realistically hit and miss them entirely.

For each card, plan out:

- ◆ How much spend is required to unlock the sign-up bonus.
- ◆ The timeline for hitting each bonus — typically 3 months.
- ◆ What purchases you'll put on each card to hit the requirement.
- ◆ Whether you'll use AUs to help with spend — their purchases count toward your bonus.
- ◆ The hard **deadline** for each bonus — missing it means leaving significant value behind.

Test the Waters: Prequalification Soft Pulls

Before you actually apply, soft pull prequalification tools to test lender sentiment. These do not affect your credit score, and will tell you everything you need to know about your readiness.

INSTITUTION	HOW TO TEST
Chase	Use the preapproval tool if available. Also look for in-app targeted offers if you're already a Chase customer.
AmEx	Use the Apply with Confidence tool to get a soft pull readiness check before committing.
Bilt Card	Use the Wells Fargo prequalify tool. Must show Bilt Card specifically.
Navy Federal	Navy Awards Secured Card should graduate at month 6 if you got it early. Otherwise, their prequalification tool should show you the Flagship or Cash Rewards option.
Apple Card	Use as a readiness gauge — you want to see a \$5K+ recommendation. Do not accept it yet. A \$5K recommendation signals you're in position for CSP (which has a \$5K minimum starting limit).

The Importance of Prequalification Results

This is the difference between having to wait an extra 3, 4, 5, or 6 months after the treat phase. The prequalification results will tell you **everything you need to know about your readiness**. Pay attention.

Green Lights All Around

If you get green lights from all prequalification tools at month 4, you could consider executing the Launch Sequence early. Don't let excitement rush you, but don't wait unnecessarily either. Green lights mean go.

Mixed or Bad Results

- ◆ If you see bad results: wait an extra **30 days** and try again.
- ◆ Specifically, if the Apple Card soft pull prequalification flat out doesn't give you an offer, stop and wait 30+ days. You're not in position yet. Be patient.
- ◆ If you waited 1 month and still see bad results, consider getting an AU to help boost your profile, or wait 1 more month before retesting.

Timeline Recommendations

APPROACH	WHEN
Safest Option	6 months after your building phase. You don't want to get denied due to too many inquiries in the past 6 months or too many accounts younger than 6 months.
Early Execution	Month 4–5, if green lights show on all prequalification tools. Doable, but carries more risk, especially on Chase.
Aggressive Approach	Only if you have strong AU support, a clean profile, and green lights everywhere. Even then, 6 months is the smarter play.

CHAPTER

9

The Launch Sequence



The Launch Sequence

CRITICAL

Critical rule: Chase first. Always. On all sequences, the first card you apply for is a Chase card. Do **NOT** continue with the rest of the sequence until you have confirmed the Chase card is approved. This is non-negotiable. If you apply for other cards first, max out your 5/24, and then Chase denies you, you're stuck. Chase approval must come first, every single time.

Application Order

Once Chase is approved:

- 1 Chase Card**
First — confirm approval before anything else

- 2 AmEx Gold**
Apply after Chase confirmed

- 3 Bilt Card**
Apply after AmEx

- 4 Navy Fed Cash Rewards**
Apply after Bilt

- 5 High-Limit Card(s)**
Apple Card / Navy Fed depending on path

"Landing" — Securing Sign-Up Bonuses Phase

Once you have applied and been approved across the sequence:

Cards Arrive

- ◆ Get all cards in the mail.

- ◆ Activate them immediately.
- ◆ Set them up in your wallet and any mobile pay systems.
- ◆ Make at least **1 purchase on each card** to activate account activity.

Hit Sign-Up Bonuses

Work on hitting those sign-up bonuses strategically. If you need to, add people as AUs at this point — their spending counts toward your bonus requirements, which can help you hit thresholds faster. Plan your everyday spending to flow through these cards during the bonus window.

The Lean Sequence

Ultra-simple, big 3 approach — designed for Lean Setup folks, those without Navy Federal access, or anyone who wants to keep it clean and straightforward. No credit cards during the grow phase (0/5 on 5/24). The priorities are: **CSP / AmEx Gold / Bilt Card**.

Lean Sequence Steps

1. **Begin:** get AUs. Open a Chase checking account.
2. **Prequal:** soft pull prequals — Apple Card, Chase if available, AmEx Apply with Confidence, WF Prequal.
3. **Green light check:** if Apple Card shows a \$5K+ limit recommendation and offers appear everywhere else, that's your green light. The \$5K matters because CSP has a \$5K minimum approval limit — you want another bank confirming you can handle that.
4. **Execute:** run the CSP / AmEx Gold / Bilt sequence when all prequals are green. (3/5 on 5/24)
5. **Done!** If you want more Chase cards later, wait 6 months, then you can grab up to 2 more. (5/5)

DISCLAIMER

In this setup, do NOT shoot for Chase Freedom Flex first — go straight to CSP. There are confirmed datapoints of AmEx Gold and Bilt approving with no primary credit cards at all, only AU help. The Lean path works.

The Maximizer 7-Card Sequence

The ideal path for Maximizers. Target sequence: CSP / Chase Hyatt / AmEx Gold / Bilt / Chase Freedom Flex / Navy Federal Cash Rewards / Apple Card. This will typically equate to around **\$50K–\$70K in total approved credit lines**, potentially more depending on your region and individual approval amounts.

PRO TIP

Before you run this sequence, confirm all of the following: all primary accounts from the grow stage are 6+ months old, your average age is 1+ year or more (aided by AUs), all other ideal credit criteria is in place, and you've been data-mining with Chase / AmEx / WF / Navy for at least 90+ days.

Begin: Grow Stage Actions

1. Get AUs. Let them generate a report for you before you try for CF Flex or Navy Cash Rewards.
2. Open a Chase Checking Account — \$200 bonus.
3. Apply for Chase Freedom Flex. [1/5 on 5/24] You can wipe that inquiry.
4. Open a Navy Federal Checking + Savings Account.
5. Get the Navy Federal Cash Rewards Secured Card as soon as the prequalification tool shows it. You can force Navy to pull EX only, then wipe that inquiry.
6. Get 3 pledge loans.
7. Get an AmEx Business Checking account — capture the 30K MR bonus.
8. Get a Wells Fargo Checking account — there may be a bank bonus available.

Wait 4–6 Months (Treat Phase)

- ◆ Request a CLI on Freedom Flex and Navy Cash Rewards via soft pull if available.
- ◆ If the CLI is successful, wait until the new limits report before running the Launch Sequence.
- ◆ You enter the Launch Sequence at 2/5 on 5/24 (Freedom Flex and Cash Rewards from the grow stage).

Maximizer Launch Sequence — Step by Step

First, prequal everything to confirm green lights on all cards. Then:

1. Soft pull prequal for Apple Card. Have your dashboard showing \$5K+ approval. Do NOT accept it yet.
2. Prequal all other cards to confirm green lights across the board.
3. Apply for CSP (hard pull). [3/5] This may be approved in minutes or take a few days.
4. After CSP confirmation: wait 24 hours from the CSP hard pull, then apply for Chase Hyatt. [4/5] You can wipe these Chase EX inquiries quickly if you want the highest odds going forward, then resume.
5. Use AmEx Apply with Confidence to load up guaranteed AmEx approval. Leave it loaded for now.
6. Soft pull a Wells Fargo prequal in a new tab. Confirm Bilt Card is showing.
7. Freeze TransUnion. Wait 5 minutes. Finish approval for AmEx Gold [5/5] — let them hard pull Experian, then attempt to pull TransUnion and get blocked.
8. Finish approval for Bilt Card. [6/5]
9. Press accept on Apple Card. The TransUnion inquiry will be blocked. [7/5]

DISCLAIMER

If you haven't already, you can wipe Experian inquiries quickly if the accounts haven't posted yet. If you don't feel comfortable doing it, you don't have to — it's optional.

IMPORTANT

Result: 7 cards. Done. You now have 3 sign-up bonuses to hit: CSP, Chase Hyatt, and AmEx Gold. **Pro:** fast execution, all 3 priority Chase cards secured, primary card age starts building immediately with 2 early cards from the grow stage. **Con:** you have 3 bonuses to hit in a short timespan — know how to hit those before you start.

Variation: No Navy Federal Cash Rewards Secured Card

If you didn't get the Cash Rewards Secured Card during the grow stage, you'll be at **1/5** leading up to the Launch Sequence instead of 2/5.

Follow the **exact same script** as the 7-card Maximizer sequence, with one change: apply for Cash Rewards directly after Step 6, right before you freeze TransUnion. You'll still end up at 7/5.

You'd skip the Cash Rewards Secured Card if you didn't have the money to lock it up for 6 months, but the recommendation is to try to get it. It puts more primaries on your report building sooner, which compounds your foundation faster.

Extra Notes

- ◆ We avoid **Chase Freedom Unlimited** on the personal side because you can get the Chase Ink Unlimited on the business side for 1.5x UR back on everything. Save your 5/24 slots for higher-value personal cards.
- ◆ You can go for **business funding 6 months after** running this 7-card sequence, once everything has aged and your personal profile has settled.

CHAPTER

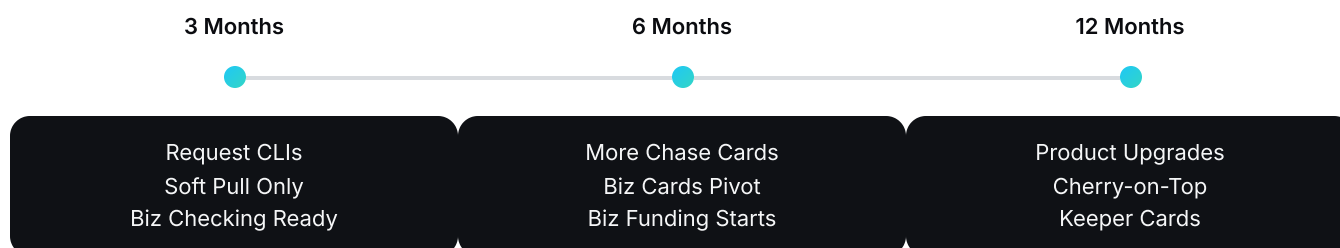
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3 / 6 / 12 Months After Your First Sequence



3 / 6 / 12 Months After Your First Sequence

Executing the Launch Sequence is the milestone. But the work doesn't stop there. What you do in the 3, 6, and 12 months after your first sequence determines how powerful your profile becomes over time, and how quickly you can move into business funding, product upgrades, and the next level of credit access.



3 Months After Running Your Starter Sequence

Request Credit Limit Increases (Soft Pull)

Start requesting CLIs on any cards that allow soft pulls:

CARD	NOTE
Apple Card	Recently moved CLI guidelines from 91 to 181 days. You can still try at 3 months, but expect better results at the 6-month mark.
Navy Federal Cash Rewards	Try via the mobile app ONLY. Do NOT request over the phone — it will trigger a hard pull.
AmEx Gold	No set credit limit on this card, so no need to request a CLI.
AmEx Business Platinum (BBP)	Can try the 3x spending limit rule 91 days after having the card.
Chase Sapphire Preferred	Chase is now allowing soft pull CLIs. Call and specifically ask if you can CLI with a soft pull.

Let Increases Report

If you get successful CLIs, let those updated credit limits **report to your credit report before applying for anything else**. The new limits need to show on your profile to benefit your next application.

Data Mining with Business Checking Accounts

IMPORTANT

You should **definitely** have business checking accounts created and seasoning at this point. If you don't, you're late. Get business checking accounts open as early as possible (while still hitting bank bonuses). They need time to season before you can apply for business credit products.

3 Months (Continued) — 6-Month Rule

If Considering More Cards — Know the 6-Month Rule

Keep in mind that having accounts **younger than 6 months** on your credit report can be seen as equally high-risk as having too many inquiries.

IMPORTANT

The 6-month rule for new applications: ideally wait until you have both zero inquiries in the past 6 months (per bureau) and zero accounts younger than 6 months, before applying for any credit products, personal or business. The 6 months after your first big personal sequence is essentially your gardening period. Sit on the sidelines and let it mature.

Strategic New Account Addition

One new strategic account younger than 6 months won't necessarily kill your approval odds if your foundation is strong enough. For example, if you have:

- ◆ Average age of **2+ years**.

- ◆ Zero inquiries — no-credit-check products are ideal.
- ◆ Strong data-mining relationships with institutions.
- ◆ A diverse and healthy credit mix.

A new account can actually benefit you more than it hurts by diversifying your credit mix, even if it slightly lowers average age. The bottom line: it's always best to have zero new accounts or inquiries for 6 months, but one strategic new account won't destroy your chances if your foundation is solid.

6 Months After Running Your Starter Sequence

Another Round of CLI Requests

Request CLIs again on personal credit cards for any that offer soft pulls and haven't been maxed out yet. If you get increases, wait for them to report before applying for anything else.

Time to Consider New Applications

You can now begin applying for new credit products strategically.

If Still Under 5/24: More Chase Cards

If you're still under 5/24, consider getting more Chase co-branded cards:

- ◆ **Chase Hyatt** — one of the best hotel cards available.
- ◆ **Chase Marriott Boundless** — strong hotel ecosystem with an annual free night.

For Maximizers: Business Cards Are the Move

At the 6-month mark, Maximizers should strongly consider pivoting to business cards as their second sequence. Here's why:

- ◆ Business cards **don't report to your personal credit report**.
- ◆ Inquiries can be wiped.
- ◆ Your personal profile stays completely untouched.
- ◆ Plenty of sign-up bonuses to hit.

- ◆ Plenty of credit limits to leverage for 0% APR funding.
- ◆ Your personal profile continues **gardening and building age** while you're busy on the business side.

The Business Card Formula

Once your last personal cards are 6+ months old, here's the formula:

1. Build new bank relationships.
2. Study available business credit cards for value.
3. Apply for them in batches.
4. Wipe inquiries (a key advantage on the business side).
5. Repeat with each institution (91 days between requests, minimum).

You could swing back in the future for more personal cards once you're done with business funding, but there's really no major reason to keep going for personal cards after your first sequence is complete. The business side offers more leverage, more bonuses, and zero visibility on your personal report.

Business Funding — The Real Opportunity

Business funding is where Maximizers truly separate themselves. Business cards don't report to personal credit, so you can build an entirely separate business credit profile while your personal profile gardens undisturbed.

DISCLAIMER

Business funding is a complex topic covered in detail in the dedicated CapitalPath© business credit program. Here's the general formula to understand the path:

1. Form your LLC correctly and avoid common newbie pitfalls.
2. Get new business bank accounts open and hit their signup bonuses.
3. Data mine for 3 months with each institution.
4. Build balances in those accounts.
5. Apply for business credit products.

6. Wipe inquiries.
7. Move to a new bank relationship and repeat.

Cherry-on-Top Personal Sequence

Once you've finished your business card phase, or you're taking a break, you can come back to personal cards strategically. This is the final layer on an already-strong foundation.

The "Keeper Cards" Strategy

Focus on grabbing "**keeper cards**" — cards that make sense to own forever and generate profit just by owning them. These aren't chase-and-cancel products. These are accounts you want sitting in your portfolio for decades.

Wait 3 Months Between Business & Personal with the Same Issuer

If you recently applied for a business product from an institution and also want a personal product from that same institution, wait at least **3 months** from the business application before applying for the personal product.

Boost Your Travel Preferences

This is the time to get additional boosts for your travel preferences and lifestyle. You've built the foundation. Now optimize it around how you actually live and spend.

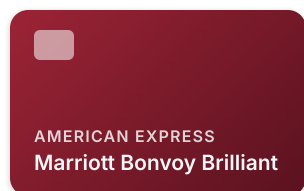
Getting Back Under 5/24

For Maximizers, your 5/24 status will naturally cool down as time passes and you've been busy with business cards, which don't count toward 5/24. This opens the door back to Chase personal cards without limitation.

PRO TIP

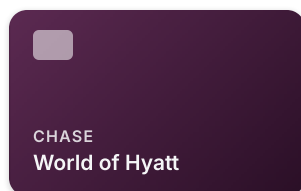
Almost all Chase cards have business-equivalent versions with similar features. You can work with a Chase business relationship manager to get approved for business cards even if you're maxed out on 5/24 on the personal side.

Top 3 Cards for the Cherry-on-Top Sequence



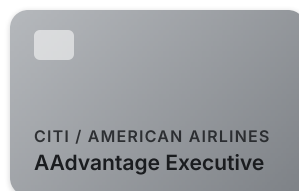
Marriott Bonvoy Brilliant

Soft pull! Instant Marriott Platinum Elite status, 25 night credits, \$300 dining credit, 1 free night award per year.



World of Hyatt

9x points, free night award annually, path to Globalist status without stay requirements.



AAdvantage Executive

\$450 / 80K sign-up bonus, Admirals Club access, 10 authorized user cards.

1. AmEx Marriott Brilliant (Soft Pull!)

Why: can be obtained with a soft pull if you're already part of the AmEx ecosystem, easy to add to a sequence under the radar. Recommended over Chase Marriott Boundless specifically because of this soft pull advantage.

- ◆ Instant **Marriott Platinum Elite** status.
- ◆ 25 night credits toward your status meter.
- ◆ **\$300 Dining Statement Credit.**
- ◆ 1 free night award per year.
- ◆ \$100 Marriott Bonvoy Property Credit.

2. Chase Hyatt Personal Card (If Not in 5/24 Jail)

- ◆ 1 free Hyatt night award on a category 1–4 property annually.
- ◆ 9x points at Hyatt properties (**27% back in free travel** at 3 CPP valuation).
- ◆ Additional free night if you spend \$15K in a calendar year.
- ◆ 5 night credits toward status every year.
- ◆ 2 additional night credits per \$5K spent on the card.
- ◆ Path to earning **Globalist status** without having to stay nights.

3. Citi AAdvantage Executive World Elite Mastercard

Annual fee: \$450 with an 80K sign-up bonus.

Unique advantage: 10 authorized user cards you can issue to grant others Admirals Club airport lounge access, up to 10 AUs total.

- ◆ Free checked bag for you and up to 8 companions on the same reservation.
- ◆ Priority boarding.
- ◆ Priority check-in and priority security screening.

Non-Travel Cards Worth Considering

For pure cashback, bonuses, or 0% APR periods, consider cards from mid-tier banks and credit unions where you have established relationships and strong data points, especially if they're no-doc products:

- ◆ US Bank
- ◆ PNC
- ◆ Truist
- ◆ KeyBank

12 Months — Product Changes & Upgrades

At the 12-month mark, several of your core cards may become eligible for strategic product changes and upgrades. Here's what to evaluate:

CARD	WHAT TO EVALUATE
Chase Sapphire Preferred	Consider upgrading to Chase Sapphire Reserve if it makes sense for your spending pattern and lifestyle. The Reserve earns 3x on travel and dining vs. 2x on CSP, and the \$300 travel credit effectively reduces the annual fee significantly.
AmEx Gold	AmEx may now offer you an upgrade to AmEx Platinum with a sign-up bonus included. This is essentially a free upgrade if you can meet the spend requirements — don't miss it.
Navy Federal Cash Rewards	You can now product change your Cash Rewards card into a Flagship Card if desired. The Flagship carries more premium benefits and higher credit access.

Final Words

When I left a Director-level position at one of the largest financial firms in the country, I had more knowledge about credit architecture than almost anyone I knew, and I still ended up learning hard lessons about what it means to navigate the funding system as an entrepreneur rather than as an institution. That experience is what built CapitalPath©.

The system in this guide is not theory. It is the same framework we've walked hundreds of individuals through, people who started from zero, people who had damaged credit, and people who had decent scores but had no idea they were leaving six figures of credit access on the table. All of them had one thing in common before they started: no one had ever shown them the full picture.

You now have the full picture. The ten chapters in this guide are a complete, executable system, from the core framework to the pledge loan hack, from gardening strategy through the building phase to the launch sequence and what you do 12 months after. Each step builds on the one before it. Execute them in order, with discipline, and the results will follow.

Access to credit is not a matter of luck, background, or corporate connections. It is a matter of knowledge and execution. The people who lack strong credit today are not lacking it because they're unqualified. They're lacking it because no one showed them the system. You now have it. Apply it.

If you're ready to move from guide to guided execution, with real lender relationships, sequencing intelligence, and hands-on support, visit smartperson.dacsventures.io/apply for a free consultation. The CapitalPath© program is built to take you through this process the right way, the first time.

CapitalPath© Network

Referral Program

As a CapitalPath© member, you are automatically enrolled in the CapitalPath© Network Referral Program — no application, no waiting, no additional steps required. Membership activates your referral access from day one.



AUTOMATIC ENROLLMENT

Every CapitalPath© member is accepted into the referral program upon joining. No separate sign-up required.



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Refer other business owners to the CapitalPath© program and earn commissions on completed enrollments.



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COMMUNITY ACCESS

Connect with other CapitalPath© members navigating the same process — share results, ask questions, and learn from others executing the system.

READY TO GET FUNDED?

Book a Free Consultation with Troy

Work directly with Troy and the CapitalPath© team to build your credit profile, identify the right lenders for your situation, and secure the funding you need, with the sequencing intelligence, lender relationships, and execution support that produce real results.

smartperson.dacsventures.io/apply