

# **STARTING A SIX FIGURE CREDIT REPAIR BUSINESS**



**THE COMPLETE BLUEPRINT**

**BY MARK CLAYBORNE**

2019 EDITION

# MY STORY



First of all, I would like to say thank you for taking the leap to start and run your own Six Figure Credit Repair Business. This is one of the few businesses in the world where you can change lives and make a great living at the same time.

Currently, there are over 100,000 million consumers with bad credit, and they desperately need your help. In this short guide, I will lay out the steps you need to take to become successful in the credit repair business. Before I do that, let me tell you a little about myself.

I consider myself a success story, not because I have made a lot of money in the credit repair business, but because my passion to leave my 9-5 job was so strong that I took action and I made it big time. Back in the day, I had a job in law enforcement with no freedom. I lived from paycheck to paycheck. My bank account was always zero. I had no savings. I got tired of working during the weekend and not spending holidays with my family.

My credit was not that good either. I got tired with it all so I decided to do something about it. I wrote a book called "Hidden Credit Repair Secrets." It was the number one book on Amazon for SIX years in a row. It's number six as of today. From there, people started asking me to fix their credit, so I started a credit repair business, which I ran for over six years. This led to me coaching new entrepreneurs who wanted to start their own credit repair business.

From there, I created Startup Credit Repair Business Training Center, Client Dispute Manager Credit Repair Business Software, and Roadmap to Six Figures Credit Repair Marketing Event. So you could say that I went from broke to wealthy in a short time, and now I want to help you do just that for yourself with my step-by-step guide.

The blueprint below is laid out in steps that I followed when I started my credit repair business. Just follow the steps and you too could be a success. Good luck on your journey to freedom and a wealthy life.

*Mark Clayborne*

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# RUNNING A SIX FIGURE CREDIT REPAIR BUSINESS

You might be wondering: what is the best way for you to learn how to run your Credit Repair business? The fact is that spending time in and on your business is the real key to success. Once you are well equipped with the training, it will be easy to source for clients or customers and be ready to start your business. Follow my proven step by step blueprint below and you should see success.

## Step 1: Startup Fees



Starting a business takes capital, but what if you don't have any? Are you looking for something with reasonable startup costs? Starting a credit repair business does not require a lot of money up front. All you need to get started is a surety bond, license fees, website domain name, and hosting. The rest you probably already have: a computer, printer, stamps, labels, envelope, as well as offline and online marketing.

A lot of people are getting more interested in the Credit Repair business because it's something you can handle, and you can start earning money right away.

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## Step 2: Credit Repair Training



Invest time in understanding the service you are providing, review and train yourself in the dispute process, instructions, campaigns, and flowchart. You can't start your business without understanding the heart of your business. Go through various training to get this in order before you take on your first client. [The Credit Repair Mastery Class](#) would be a great place to start your credit repair training.



## Step 3: Forming Your Business



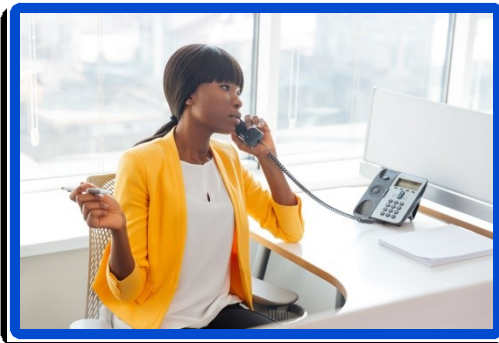
What are the requirements in forming your business?

First, check for the availability of your business name and domain. Purchase the domain right away to ensure you can get it. Second, business formation and business license are based on your State law, so be sure to research this accordingly. Third, consult a CPA if a Tax ID is necessary, work with them to get this if it is. And lastly, be sure to have a Business bank account.

Are these necessary before you start? No, but you'll eventually need them, so you might as well start off right.

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## Step 4: Office Space and Numbers



You will need to decide whether you want an office-based business, where your clients can walk in, or if you want to work directly from your home. Be sure to check out platforms that will help you establish your contact information. It is important that your clients, or intending clients, can get in contact with you anytime they want. I am sure you wouldn't want to miss any prospects, leads, and clients. Having your contact information ready will ensure you will not miss out on any future business.

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## Step 5: Legal and Business Startup

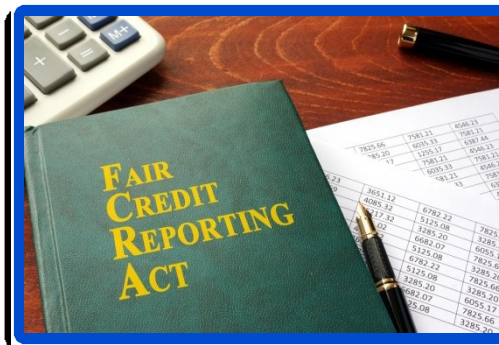


Once you start getting more clients, it is important to get a legal protection against a lawsuit. It is also a good practice to get E&O insurance and general liability insurance. Check with a local insurance provider with the best options for your personal situation and location.

Forming an LLC or corporation also helps by giving you additional protection. Make sure to always seek professional help and advice from professionals regarding legal actions. These extra steps will protect you in the future and give you peace of mind, something you can't put a price tag on.

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## Step 6: Acts and Laws



You must have a great understanding of these acts as they will guide you on running your business. Read through the Fair Credit Reporting Act, Fair Debt Collection Practices Act, Fair Credit Billing Act, and the Credit Repair Organization Act. Reading these acts will help you be in line and compliant. Read them, learn their policies, and follow them in your business.

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## Step 7: Compliance



Compliance means following all the rules and regulation given by the State law and Federal law. You also need to understand the CROA (Credit Repair Organization Act), this will help you to understand what you can and can't do. Following the law allows you to know what requirements you need, when to charge, and the right way of advertising without accidentally over-promising and by being truthful at all times.

---

## Step 8: Credit Repair Organization Act



Some laws are placed to regulate all credit repair companies. Here are some of the prohibited acts that you cannot do when dealing with new clients:

- a. You cannot advise them to lie,
  - b. You cannot use a fake identity,
  - c. You should not misrepresent your services,
  - d. It's improper asking for money before performing your service,
  - e. You should not ask them to sign a form waiving their rights under CROA.
-

## Step 9: Credit Repair Organization Act: Continues...



According to the "Credit Repair Organization Act," files should be kept for at least two years. Make sure to keep client files in a safe and secure place, where no one can easily get access to them. If you have your files on the internet, make sure they are protected with a strong password.

Follow your state telephone solicitation law for protection.

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## Step 10: Following your State Law



Compliance means following all the rules and regulation given by the State law and Federal law. You also need to understand the CROA (Credit Repair Organization Act), this will help you to understand what you can and can't do. Following the law allows you to know what requirements you need, when to charge, and the right way of advertising without accidentally over-promising and by being truthful at all times.

## Step 11: Business in Other States



How about acquiring customers from other states? Most states require a security bond. I'm not sure if your surety bond will cover other states. Consult with your consumer rights attorney for the correct answer. Just make sure you follow all of your state's law requirements. Always contact an attorney or seek professional help at all times.

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## Step 12: Contracts



Before performing a service, be sure to break down into details what your plan of action is before charging your customers. It is a best practice to have a separate contract for the credit analysis and the monthly service fee.

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## Step 13: Contracts Part 2



CROA requires Credit Repair companies to have clauses in detail for the following:

- a. Payment amount required,
- b. Description of the service you will perform,
- c. Estimated time for completion, and
- d. Statement outlining for your customer that they can cancel the contract within 3 business days, if things don't go as planned.

---

## Step 14: Contracts Part 3



It is important to provide the “Consumer Credit File Rights Disclosure” to your clients when presenting your contract. You also need to include the notice of right to cancel, your state’s contract requirement, terms and condition plan, and other clauses such as the arbitration clause, right to contact customers, and a digital signature format.

## Step 15: Contracts Part 4



Provide your fee schedule based on the average amount other credit repair companies are charging. Your fee schedule should also be based on how long you will be charging. These normally depend on your state laws. Your contract should be eye-catching and user-friendly, by adding images on each page.

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## Step 16: Contracts Part 5



The last part of your contract will include: the digital signature clause, client obligation, power of attorney, and other disclosures as necessary. This allows you to have full control while keeping your business safe. Also, include a complaint resolution process document.

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## Step 17: Website



When choosing to create your website for your business, the best practice is to build your website before starting your business. Your website is your “storefront” for your online business. This is where your customers will get more information about you, your business, and what your business has to offer. With this, you have built trust and confidence in the minds of your customers. Make your website eye-catching while keeping it professional. You may have to look for a professional website builder to design your website. And as always, ensure that it is fully secured with an SSL certificate.

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## Step 18: Website Key Points



The text on your website must be tailored specifically to the Credit Repair industry. Upload as many videos as you can; as more and more people prefer to get their information from video nowadays. Be sure to also make it easy for them to check on your prices and find your contact information quickly. Lastly, add a lead form for future customers and a login button for your current customer. Ideally, this will direct them to their portal and

be able to track the progress of your service, thus cutting down on how often they will need to contact you directly.

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## Step 19: Merchant Account



In the credit repair industry, the best method of payment is getting a merchant account. This helps you keep up with the fast turn of technology. It is best to start applying for a merchant account as soon as possible.

An important point to note is to avoid using a PayPal or Square method of payment as they don't support a Credit Repair Business. It is important to separate your business from your personal funds just as with any other business.

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## Step 20: Research your Competition



Do a competitive analysis of what your competitors are doing and gather ideas of what you like or don't like. You can incorporate these ideas to form the details in your own business. This will keep you on top of everything when it comes to getting more customers.

Research on their process, sales, website, and all the information that will help you step up.

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## Step 21: Pricing



Before you start your credit repair business, you will need to choose a pricing method such as either a monthly service fee or pay per deletion. Be sure to fully explain the fees that you charge to your customers by providing detailed education as to what services you will perform for that amount. Explain your services and plan of actions by providing a layout of the step by step procedures of how you intend to do it. By explaining in detail what you are charging and the services you will be providing for your customers, you will cut down on miscommunication and canceled contracts.

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## Step 22: Electronic Signature



Nowadays, a new way of getting a document signed is through electronic signature. Most customers want a fast process, and providing an option for electronic signature will make this happen. Find a company that will cater to this service, build your contract in a PDF file and upload through your electronic signature company. Send it to your customer via email with instructions on how to send it back. You will want to keep a digital copy of this contract on file for two years.

---

## Step 23: Software



Software is a powerful tool that will help you work easily and put everything in automation. A software tools must have the features needed to move your business forward. For example, the [Client Dispute Manager](#) is a business in a box software with all of the features that you need to grow and run your business. Features such as: Automation, Client nurturing, Credit report automation, Check printing, Text messaging and Billing.

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## Step 24: Credit Reports



There are many Credit Report platforms available online, but you have to choose the company that will give your clients the best value in pulling their Credit Report. We recommend having your clients use [Identity IQ](#), or [Smart Credit](#) or Privacy Guard. All three monitoring companies provide vantage scores with complete monitoring. Identity IQ and Smart Credit provide affiliate programs where you can make extra money from every client who signs up.

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## Step 25: Qualifying the Customers



Before you sign a client, you should do a qualifying interview with your potential customer. You will want to check to make sure they can afford your services before you sign them. You will also want to make sure their credit qualifies for your services by ensuring that they do have negative items you can work on. In your interview, ask indirect questions to know your customers' expectations. You should have full control over what their expectation is beforehand by giving them the information they need regarding your services.

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## Step 26: Qualifying the Customers 2



You want to be conversant with all the latest technology by getting a merchant account. If your customer is qualified for your service, make sure they have an active email, checking account, and computer (optional). You don't want chase your customer for payments. Also, in your qualifying interview, determine their goals on bringing their late payments up to date.

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## Step 27: Qualifying the Customers 3



During the interview, verify if they can sign up for a credit monitoring service as this will be your tool and advantage in working with them. You may want to avoid customers with large collections within the statute of limitation as these customers may get sued eventually. Lastly, understand their ultimate goal and what made them decide to start working on their credit report.

---

## Step 28: Qualifying the Customers 4



Handling objections will be a key asset during your qualifying interview. As you build your business, you will practice turning a hesitant client into a sign-up. Understand what is preventing them from moving forward, and evaluate their credit report based on the five factors of the FICO score. If they still have hesitation, make sure to help them understand deeply what your service is and what will be the best value for their money.

---

## Step 29: Qualification Funnel



Funnel your future customers through their buyer's journey to becoming a signed client. Do an interview following all the qualifying aspects and sign them to a contract fitting their needs. Next, let them know the price and the time that they will spend while in the service. Explain the service to help them understand what they are getting into. Educating your customer can help take away the high expectations and will decrease your canceled contracts.

---

## Step 30: Need from your Client



There are certain documents you will require from your clients to work smoothly. You will need to get from them a signed contract, with their credit card authorization form. Also, make sure they have their Credit Report information. Additionally, get a copy of their ID status, social security card, and their proof of identification. Lastly, any documents pertaining to their case must be sent to you.

---

## Step 31: Marketing Sales



You have to create time for marketing, sales, and administration. To be successful in business, you have to schedule a time for research and invest in learning more about marketing, sales, and advertising. To balance it up, you should also find time for billing and administration. You have to organize all these together in order to be successful.

---

## Step 32: Marketing



Why is marketing so important? Without marketing, you won't be running a business. This strategy will get you customers. You must have an online presence by setting up a website that has an email capture box. Invest in mastering other marketing strategies to keep your business running. Without continually bringing in new customers, your business will not be sustainable for very long. Online marketing provides a way for you to find your next customers automatically even while you are sleeping.

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## Step 33: Free Marketing Online



Use free online platforms, like social media, to your advantage. Start creating blogs or share educational information to build loyalty amongst your followers. Once you have built their trust, then that would earn you the rights to sell and market your service.

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## Step 34: Online Free Marketing 2



Start joining forums and leave educational comments to invite people to your website. Build a relationship to make them want to get in touch with you. Search for keywords and make sure those can be found on your page or website by tailoring your articles to these keywords. This will help you reach the top of the search results (SEO).

---

## Step 35: Offline Marketing Materials



Invest in some major marketing materials like business cards, postcards, flyers, and door magnets. Make them catchy, fun, and engaging to attract customers. Use this to let people know about the service you offer. Be sure all your offline marketing has your online information so they can easily find you and your business.

---

## Step 36: Email Marketing



Basically, your goal is to gather email addresses for your future clients and affiliate who will help you find future clients. Then start building a relationship through email on autopilot. Use this strategy to keep in touch with your clients by sending them consistent educational information on how they can fix their credit. This will help you keep them in the loop and up to date. This will also build that trust factor mentioned in your online marketing.

---

## Step 37: Emails You Should Send



Make different nurturing emails to new customers, affiliates, current customers, and those who did not sign up. Make it educational at all times, as this will keep them in the loop, and will build engagement and loyalty. Emails will nurture the relationship that will lead to future sales and clients.

---

## Step 38: Business Cards



You may decide to personalize your business cards by placing your picture on them. Put a testimonial to show results how you can help them. Another powerful strategy is to put a personal guarantee on the back of your business card to let them know that you can help them. Do not forget to include your contact information where your customers can reach you.

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## Step 39: Back of the Business Card



Motivate your customer to contact you by exciting them with promotional offers that you can place on the back of your business card. Always have two cards, one for the consumers and one professional business card for your referral partners. Have different promotional offers on the back of each of them. Be sure your website is on all of your business cards.

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## Step 40: Seminars



Another way to build authority in your area, and generate leads, is to hold small seminars focusing on concepts that will make them want to hear more. Focus on your prospects' wants by providing education on how you can help them restore life instead of credit.

---

## Step 41: Seminars Part 2



Organize free seminars and get your audience engaged by letting them speak. Constantly teach them how to achieve their goals and use these seminars to give out your business cards. These informal round table discussions are a great way to get to know your future clients better and build a relationship with them that can lead to sales.

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## Step 42: PowerPoint Presentation



PowerPoint presentations can make your life easy when educating your customers through seminars, marketing through online workshops, webinars, or even a one-on-one consultation. Visual materials always help in presenting your content. Make it concise and add images that may cover the subjects you want to discuss.

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## Step 43: Advertising



Always use these words that are pulled directly from CROA and federal laws. Always use the words inaccurate, questionable, unverified, incomplete, and misleading. These are good keywords that you can use when advertising and will help you stay compliant.

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## Step 44: Advertising 2



To make sure that your advertising does not use deceptive words, hire an attorney to review your advertising contents, website, and all marketing materials. This will help you to be more compliant and in line with the laws given to Credit Repair companies.

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## Step 45: Advertising 3



Stay away from words like eliminate, reduce, wipe, immediate results, and don't promise a consumer that he/she will become credit-worthier. These are misleading words that you shouldn't use during advertising. Be compliant with the laws and be truthful to build trust from customers.

---

## Step 46: Advertising 4



Never make it too obvious, never guarantee, and always be compliant. Avoid misleading words like guarantee, fast, within 30 days, clean all and fix all. Always show a layout of the step by step process of your service. Be transparent about what you can and can't do, under promise and over deliver.

---

## Step 47: Sales and Marketing Learning



You have to find the right strategy that will work for you. There are a lot of marketing and lead generation materials available in the software, but the key to making it work is doing the work. You have to invest in sales and marketing, as it is the heart of your business.

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## Step 48: Sales



Equip yourself on how to make sales by learning or outsourcing. Know your clients by gathering information. Listen and find out their issues and goals, then base your presentation depending on their issues and goals in life. This will help you close clients.

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## Step 49: Sales Part 2



During your sales interview, you will want to take control of the conversation, and make an assumptive close; lead your customers to where you want them to go. Take advantage of your customer interview by asking for a referral at the end of your conversation. Offer a referral program to get more leads.

---

## Step 50: Sales Part 3



Why is marketing so important? Without marketing, you won't be running a business. This strategy will get you customers. You must have an online presence by setting up a website that has an email capture box. Invest in mastering other marketing strategies to keep your business running. Without continually bringing in new customers, your business will not be sustainable for very long. Online marketing provides a way for you to find your next customers automatically even while you are sleeping.

---

## Step 51: Sales Script Elements



Always ask how they heard about you to know your conversion rate. Track which marketing channel/strategy worked through your sales script. Find out what made them call, listen to their problems and goals, then funnel them down to closing the sale and lead them to get started.

---



## Step 52: Affiliate



These are people that can send you customers. To get an affiliate to organize an email campaign to build a relationship, create an application and agreement with the terms of payout. Make sure you train your affiliates about your service and provide ideas on how to sell a Credit Repair service. Explain your ideal client, so they know who to refer you to, and to ensure that they are sending you qualified leads.

---

## Step 53: Affiliate Partners



They are important in growing your business. They can send you a great number of leads if you provide them with education and training. It is important to organize an email campaign with information on what's in it for them. To sign them up, create an agreement with terms on how you will be rewarding them for their referrals.

---



## Step 54: Referral Source



Where to get leads? You can go to realtors. Get yourself prepared with a presentation on what you can bring to the table. Educate them about the services you provide. Always choose the best time for meetings. Tuesdays to Thursdays are the best.

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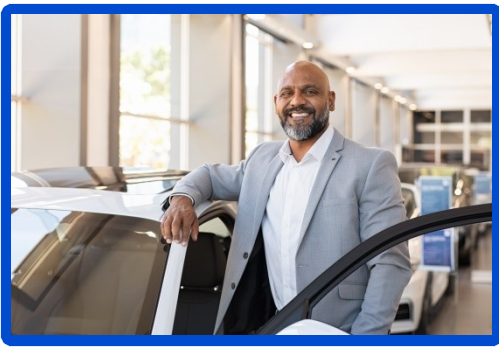
## Step 55: Referral Source Part 2



Other ways to generate leads is to rent a desk in the real estate office. Create a 'give and take' relationship with real estate offices/agents. You can also approach the mortgage professionals and mobile home dealers, the same way. Always remember to educate them and let them know what's in it for them.

---

## Step 56: Referral Source Part 3



You can also target and contact contractors, rent to own landlords, car dealers, and military recruiters. Those whom they turned down can be your leads. Create a win-win relationship and offer them something as a thank you for giving you the leads.

---

## Step 57: Referral Source Part 4



Additional referral sources are consumer rights attorneys, divorce attorneys, bankruptcy attorneys, and mortgage and realtors associations. You can get into their meetings and ask to be a guest speaker. Get into action, and get more leads, by being resourceful.

---

## Step 58: Customer Service



In order to build loyalty, you must address your customers' concerns by providing great customer service. It is a good practice to attend to phone calls and emails promptly, and always ask for permission before recording a phone conversation. Invest time in learning the best ways of providing excellent customer service.

---

## Step 59: Customer Survey



Getting feedback from your customers is a powerful tool that can help you improve your business. This is the most direct way of knowing how your customers view your service. There are various ways of doing a survey; you can contact them online by sending an email or simply by calling them to add a personal touch.

---

## Step 60: Dealing with Difficult Clients



The first step is to get to the root cause of your customer's issue. And then you can address their emotions through empathy, and take away their unrealistic expectations by educating them on how you will resolve their issue. Keeping in touch avoids impatient and angry customers. Set up a way to get in touch with them regularly to make them feel valued.

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## Step 61: Client Contact



What are the best ways to stay in touch with your clients? You can use text messages, emails, pre-recorded messages, and phone calls. You can also do monthly updates, progress updates, and regular emails. Additionally, you can think of different ideas for surprises, gifts, or bonuses. Keeping in touch regularly will help you avoid questions, as well as customers who are hard to deal with.

---

## Step 62: Being Organized



Being in the Credit Repair Industry requires an organized structure. You have to set priorities, divide the tasks, and learn how to manage your time and schedules. You have to be equally prepared for all the steps that your business will go through. Having everything organized will dictate your business's stability and longevity.

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## Step 63: Prepare Your Mind



You have to be mentally prepared to run the business; having a growth mindset will be a key factor to your success. Motivate your mind constantly to stay on top of this business. You need to have the drive, focus, and discipline to face and handle any obstacle that may arise. Feed your mind with motivational training by reading books or other resources, such as podcasts, if you are an auditory learner.

---

## Step 64: Time Management



Time management is everything in this business. Allot time for your client's one on one meetings, marketing, answering support emails, and block a certain time daily to do administrative tasks. You should research different online platforms that may help you manage certain tasks in your business. Another option is to look into outsourcing certain tasks that are not required for you to do.

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## Step 65: Books and Taxes



There are online programs that you can use to track your profits and expenses. It is extremely important that you understand this before you start earning money. One of the best ways to do this is to consult a CPA and bookkeeper to know how you can manage your books and taxes. Even before you start posting profits, it is imperative to start tracking your income and expenses for tax purposes. Keep all your receipts, either physically or digitally.

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## Step 66: Company Policies



To protect your investment and your business, you must put in place company policies. Eventually, your business will grow bigger, and you will be hiring employees to help you. Having your processes documented now, before you hire anyone, will make onboarding new assistants much easier. Immediately, create an employee agreement and hire skills, based on the position that you are looking for. Spend time doing the interview process to find the right employee.

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## Step 67: Branding



This builds awareness, trust, and credibility for your business. It is important to start branding at the very beginning; you can seek assistance or hire professional help to get this set up. Branding goes a long way in establishing your business.

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## Step 68: Building Credibility



Certification is a plus as you go further into your business. You can build your credibility, trust, and loyalty simply by having your presence throughout the internet. Authority is built using different platforms and maintaining your branding. If you wish to get a certification, you can go to FCRA Certification, All Regs, and Certified credit consultant. Another option is to write a book.

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## Step 69: Testimonials



Gather positive feedback and testimonials. Place it on your website, contract, or even in your office. Ask permission from your clients to post their testimonial, and try to get a picture of them for authentication. The best way to get a testimonial is to ask your clients for them once you completed work for that client.

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## Step 70: Growing Your Business



Set your goals. Plan ahead and be ready for the growth. You have to think of how your business will grow and set your mind to it. Be ready and prepared for the upcoming changes, such as hiring employees, employee retention, etc. You have to lay out a plan that will dictate the growth of your business.

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## Closing:



I'm so glad that you made it through all 70 steps to starting and running a six figure credit repair business. It may appear to be a lot of work to run a six figure credit repair business, but it's worth it because of the freedom it gives you. If you want something, you have to work for it because as you know in this world nothing is free. To truly be successful, you want to build your business one customer at a time. Remember, the credit repair business is a real business and not just a hobby. Good luck and if you need to contact me, please do so at: [1-888-959-1462](tel:1-888-959-1462) or [support@startupcreditrepairbusiness.com](mailto:support@startupcreditrepairbusiness.com)