



WELCOME

CDM CREDIT BOSS

Starter Course

Built for credit repair business starters

www.clientdisputemangersoftware.com

WELCOME! YOU'RE IN THE RIGHT PLACE

Key Points:

For credit learners, DIYers, and new business owners.

Learn to read reports, write disputes, and use software tools.

Walk away with clarity, confidence, and next steps.





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MODULE 1



WHY THE INDUSTRY NEEDS YOU

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THE CREDIT CRISIS

Key Points:

68 million Americans have poor credit.

Credit impacts jobs, housing, insurance, and banking.

Most people don't know how to fix their credit.

**68M
AMERICANS
HAVE BAD CREDIT**



WHAT'S MISSING IN CREDIT REPAIR



Key Points:

Many services lack personalized education.

Generic disputes rarely address root issues.

Clients need guidance and genuine human interaction.

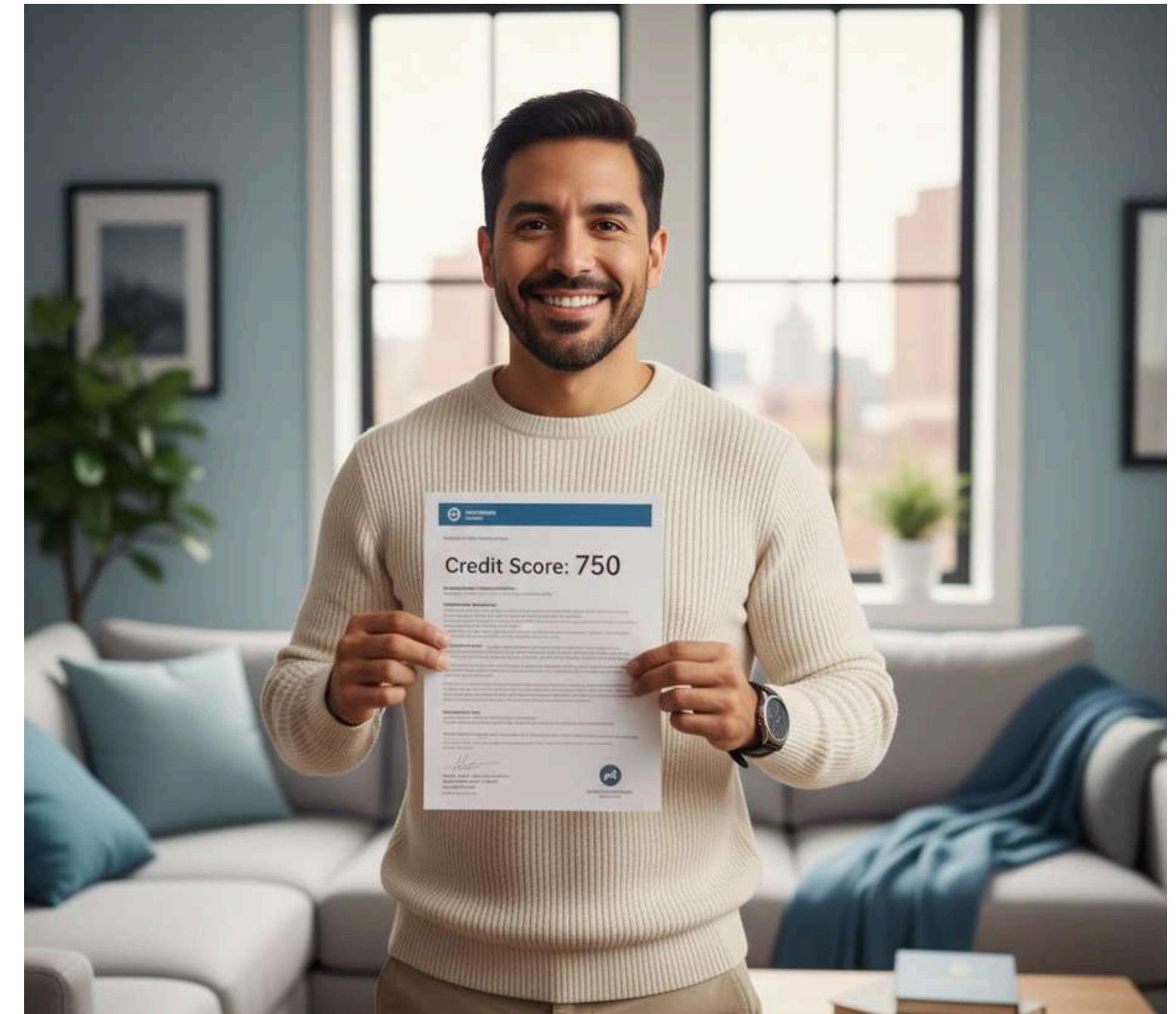
YOUR DIY EXPERIENCE MATTERS

Key Points:

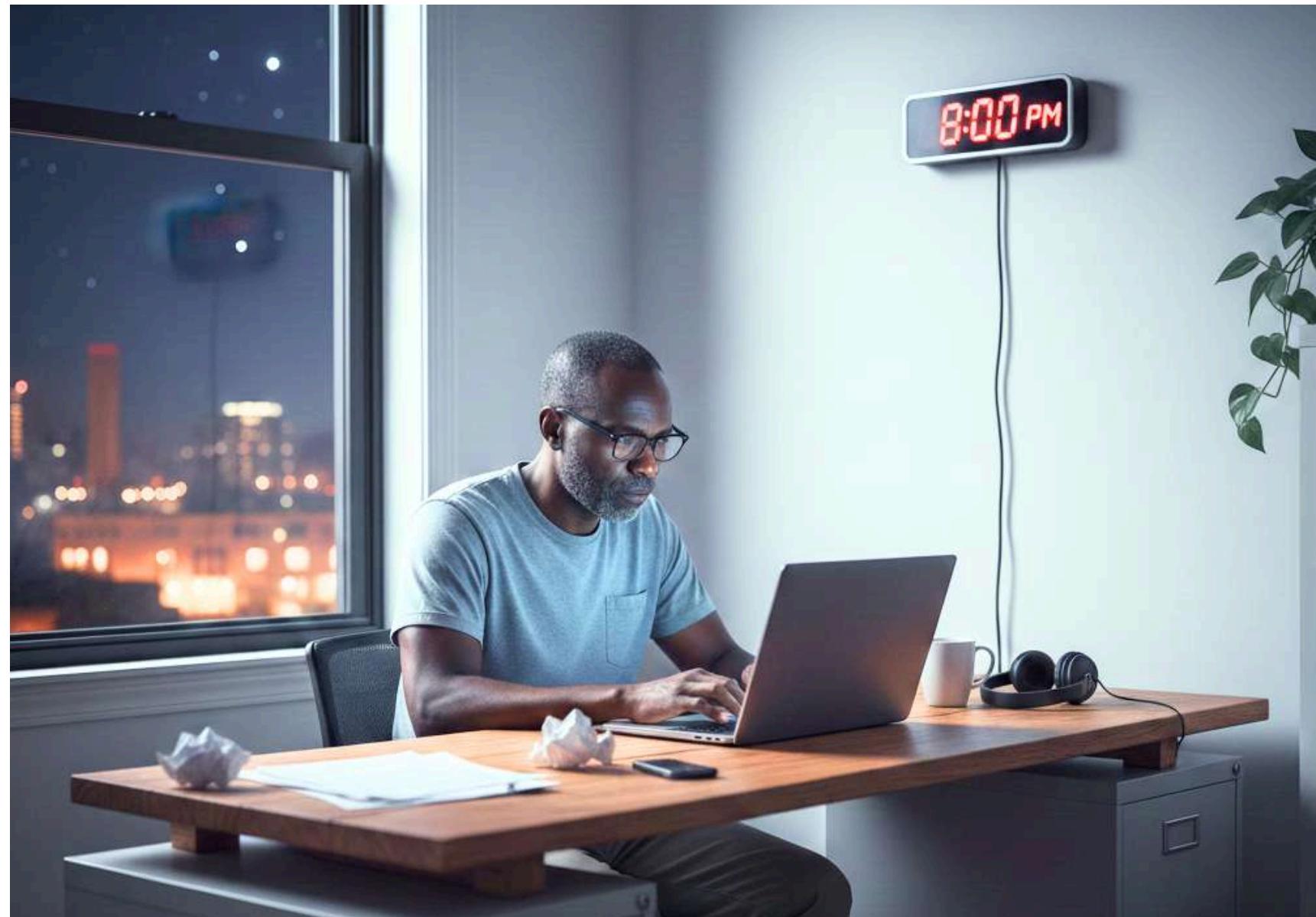
You've successfully repaired your own credit.

Personal experience gives you a significant advantage.

Real-world knowledge beats automated software.



FLEXIBLE BUSINESS OPPORTUNITIES



Key Points:

Start small, even part-time.

Work from home, on your schedule.

Opportunity to grow organically over time.

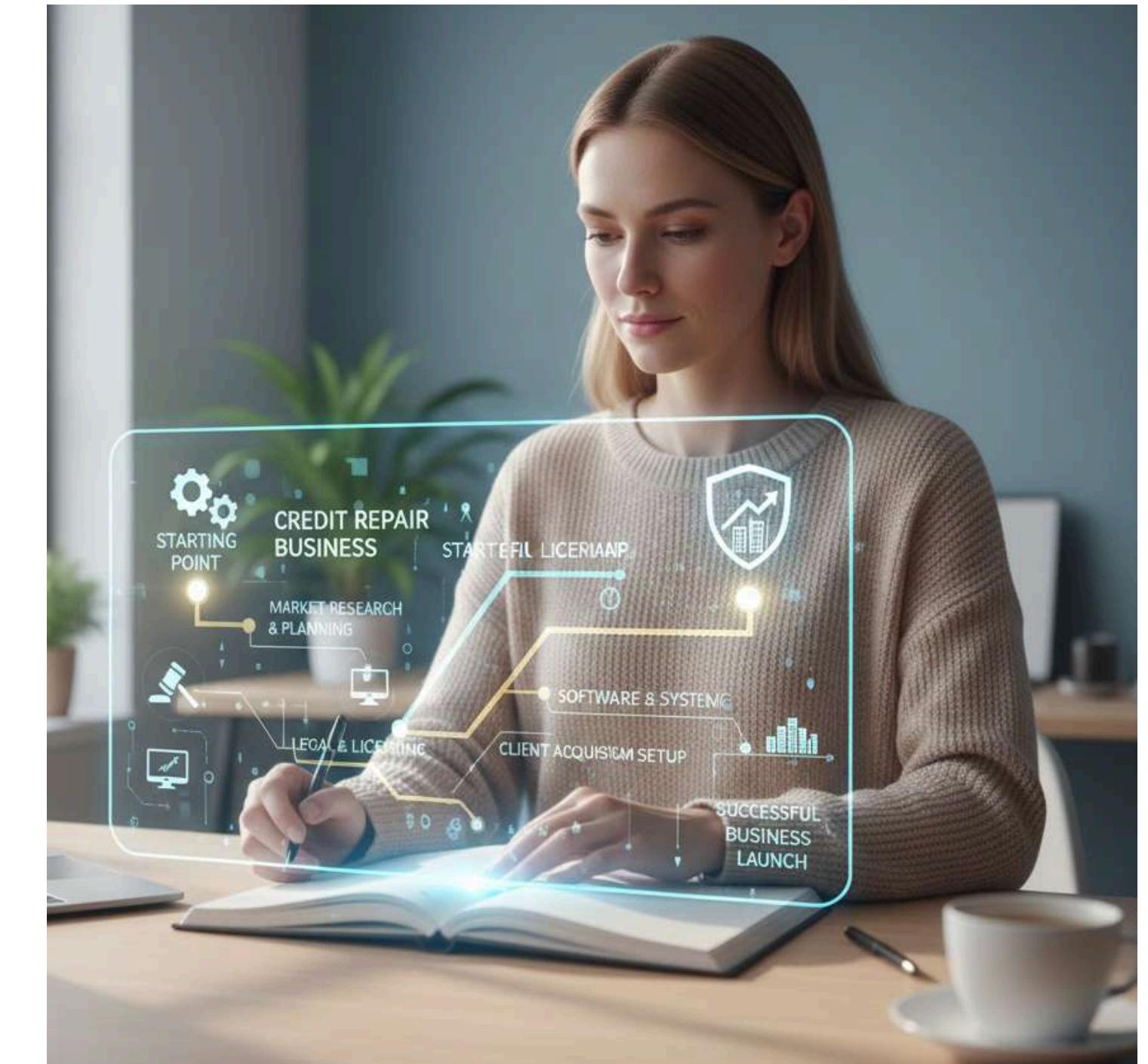
THE PATH FORWARD

Key Points:

Step-by-step roadmap provided.

Tools and resources clearly outlined.

You're capable and ready to help others.



You're Not Just Starting a Business — You're Answering a Calling

Over 68 million Americans are struggling with credit. They're overwhelmed, misinformed, and often misled. But you've already taken the first step—they need someone like you who's walked this road, understands the pain, and knows what works.

Now it's time to move from potential to action.

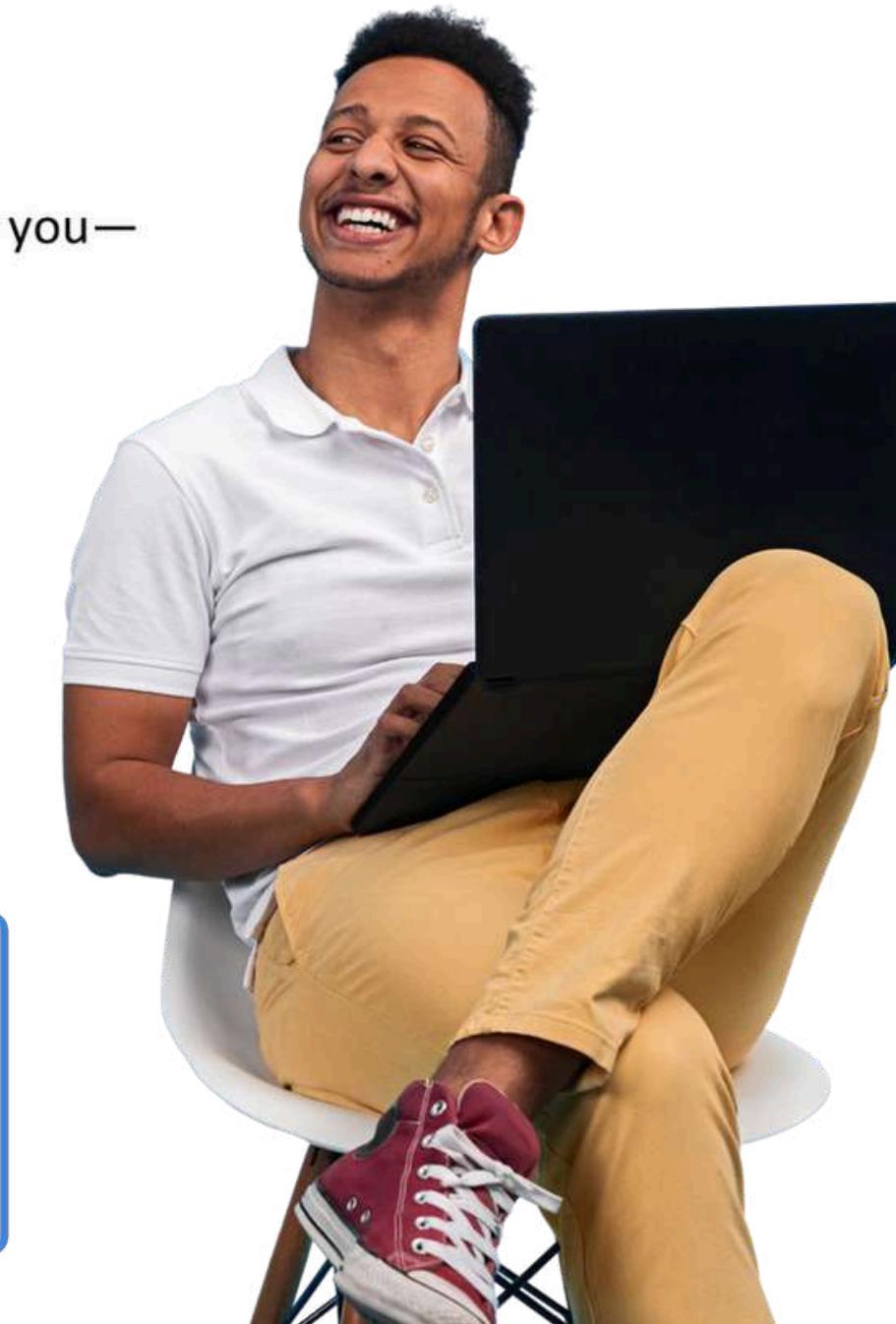
The **Client Dispute Manager Software** was designed to support people just like you—

- ✓ Real people with real experience
- ✓ Who want to build trust, not just send letters
- ✓ Who want to create impact while building a career
- ✓ Who want to start flexible and grow steadily



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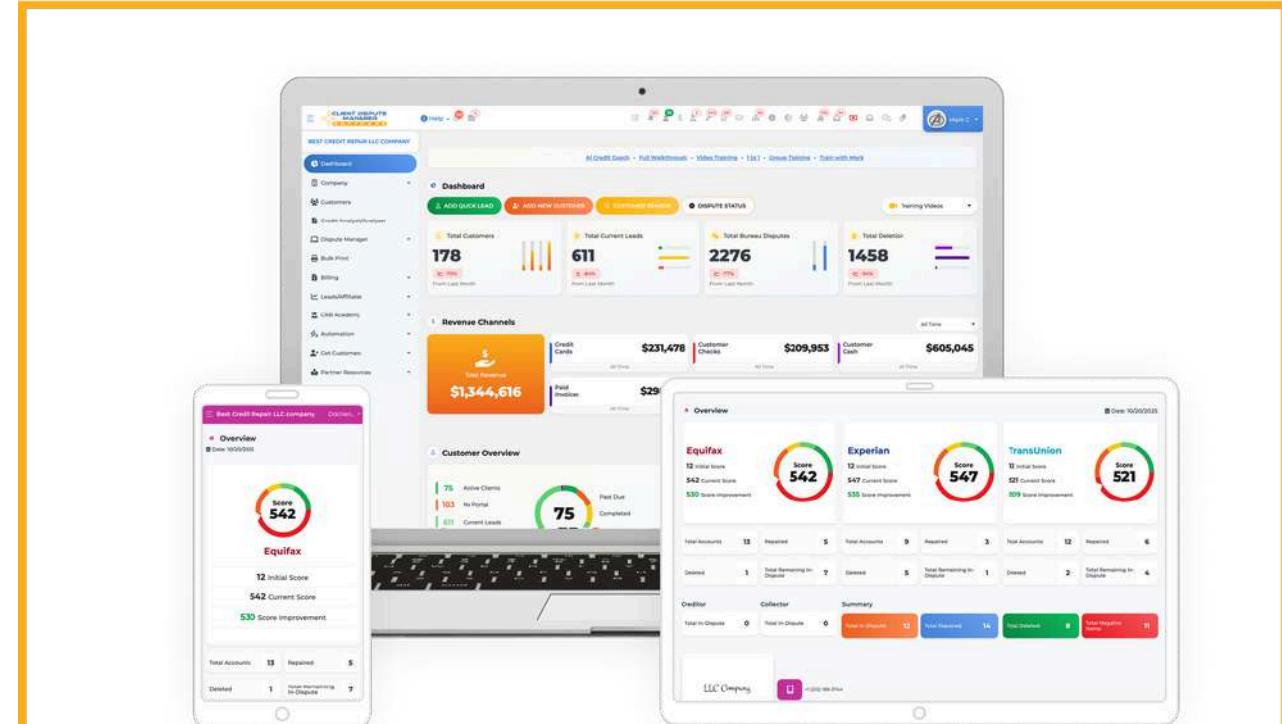


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MODULE 1 CHECKLIST

- Reflect on why you're interested in helping others with credit.
- Write down 3 people you know who could benefit from what you've learned.
- List your motivations for starting a credit repair business.
- Identify one fear you're letting go of and one step you'll take next.
- Commit to honesty and education as your foundation.
- Acknowledge your DIY experience as a strength.
- Decide what kind of business you'd want — part-time, full-time, or flexible.
- Set a short-term goal: one person helped, one task completed.



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MODULE 2



WHAT YOU NEED AND DON'T

To Start a Credit Repair Business

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INTRODUCTION – CAN YOU DO THIS?

Key Points:

Common doubts are normal.

Purpose of this module: Remove doubt.

Confirm: Yes, you can do this.



MYTH #1 – “I NEED CERTIFICATION”

Key Points:

No official certification is legally required.

Importance of compliance (laws and regulations).

Starting from personal experience is common and effective.



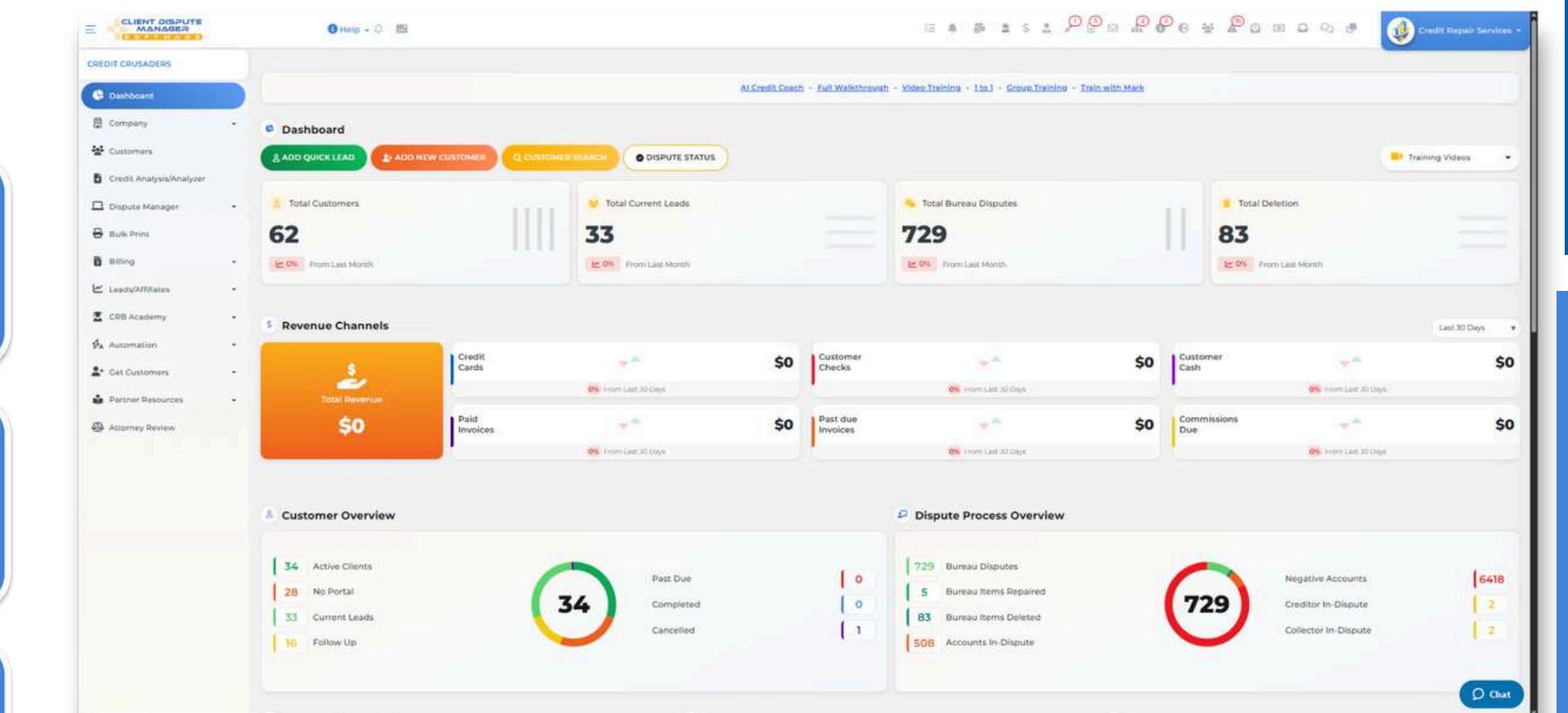
MYTH #2 – “IT’S TOO COMPLICATED”

Key Points:

Complexity arises from manual processes.

Systems and software (like CDM) simplify processes.

Structured guidance makes complexity manageable.



MYTH #3 – “I NEED TO KNOW EVERYTHING”



Key Points:

Expertise isn't required immediately.

Learn by following steps and gaining experience.

Practical learning through doing is most effective.

BELIEVING YOU CAN

Key Points:

You've conquered the hardest part (personal experience).

The course and tools remove guesswork.

Confirmation: Yes, you are capable.



Turn Your Confidence Into Action—Start Your Free Trial Today

You've already proven that you can overcome credit challenges. You've committed to learning, and now you're discovering that **you don't need perfection, certification, or to know everything** to begin.

What you *do* need is the **right system**—one that makes it easier to apply what you're learning and build real momentum.

That's exactly what the **Client Dispute Manager Software** is built for.

- Simplify credit repair with step-by-step checklists
- Manage clients with clarity and confidence
- Access dispute templates, tracking tools, and automation
- Stay compliant without the guesswork
- Grow as you go—with support at every stage



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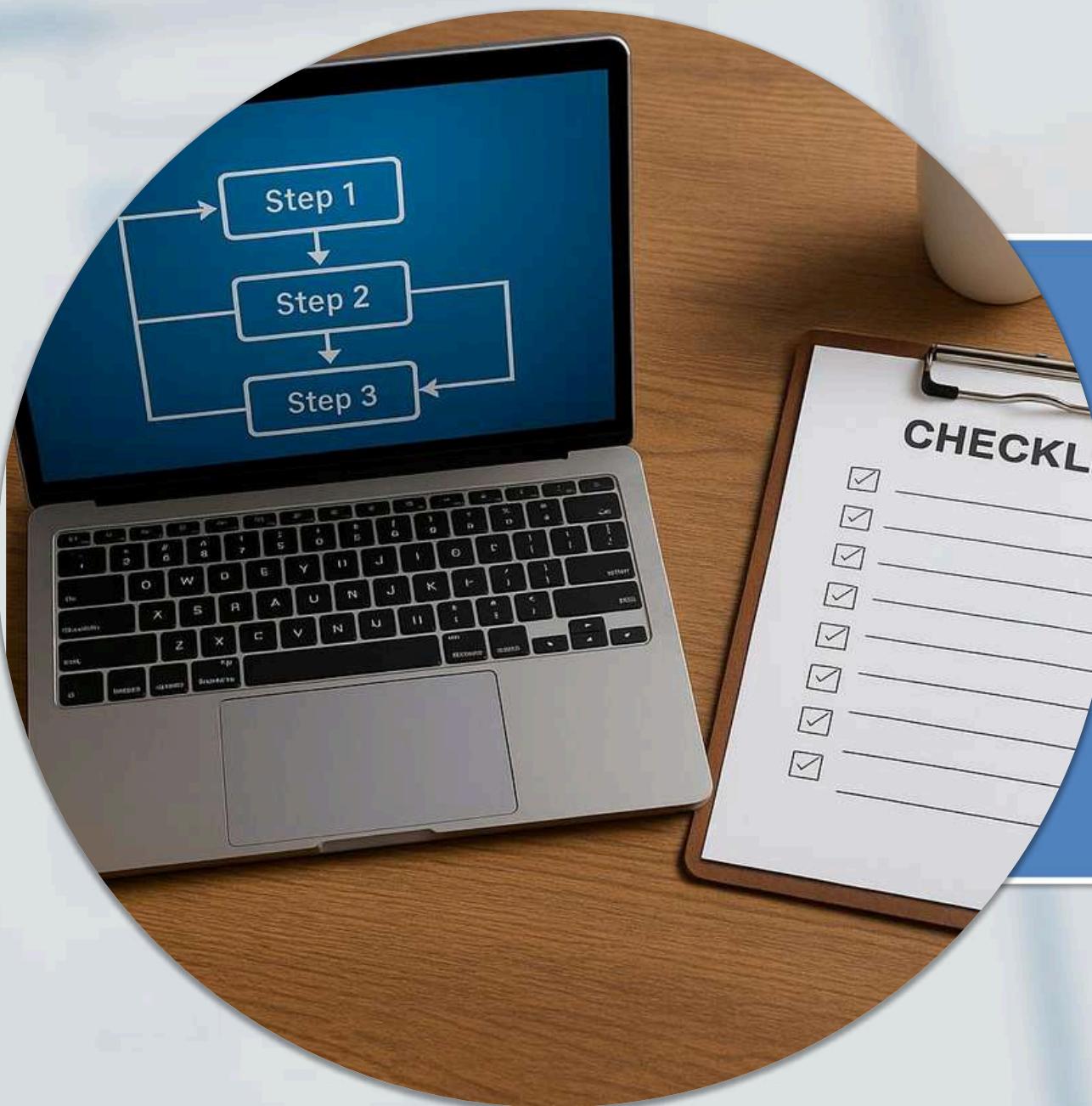
MODULE 2 CHECKLIST

- Let go of the idea that you need certification to begin.
- Write down 3 things holding you back and reframe them as actions.
- Decide you don't need to know everything — just enough to start.
- Highlight your own experience as proof you're ready.
- Create a short list of what you actually need: software, EIN, structure.
- Identify and debunk the "it's too complicated" myth.
- Choose one legal step to complete this week.
- Print a simple affirmation: "I'm ready enough to start."



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MODULE 3



WHAT A CREDIT REPAIR BUSINESS ACTUALLY LOOKS LIKE

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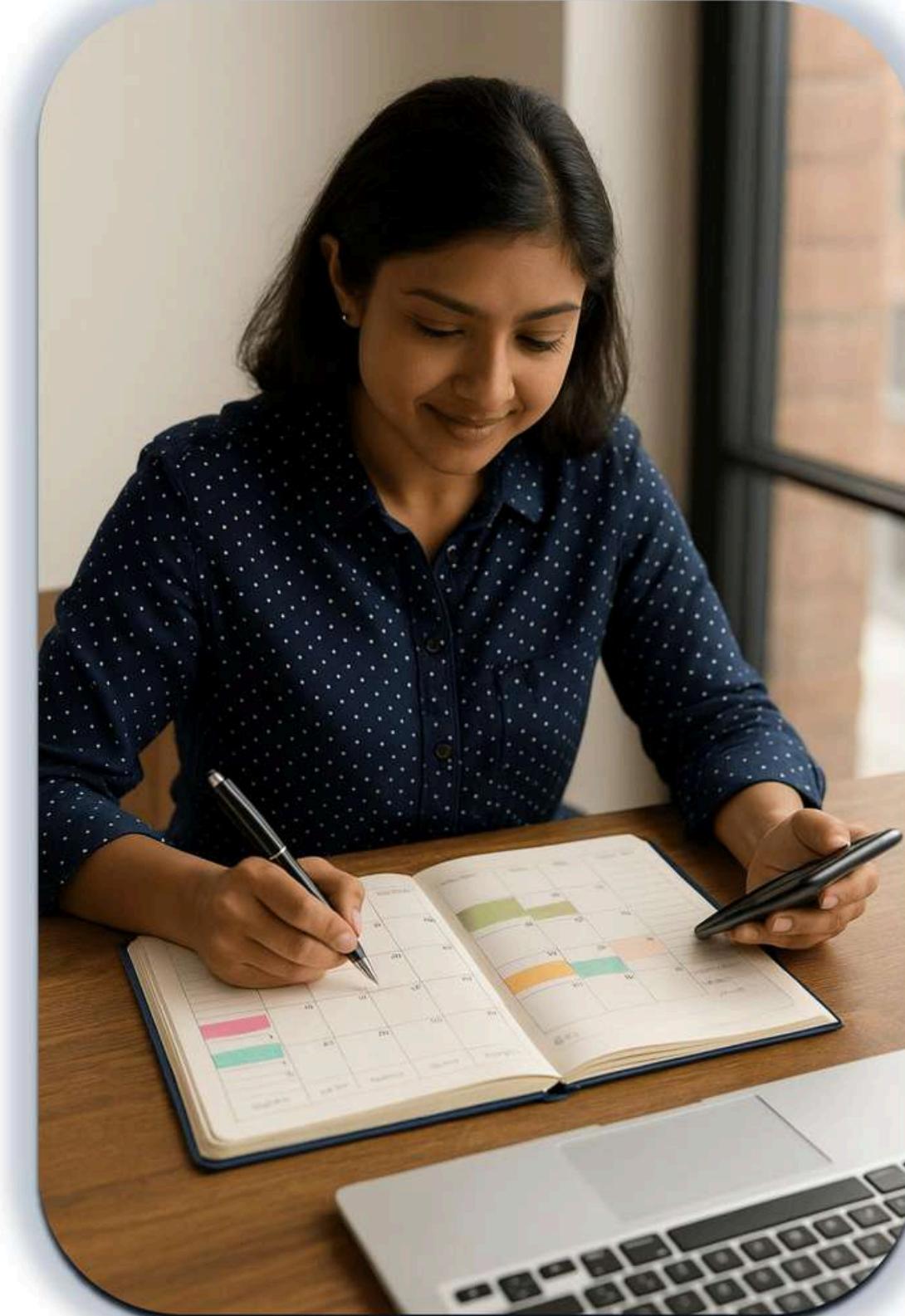
DAILY BUSINESS REALITY

Key Points:

Understand daily expectations clearly.

Realistic overview before commitment.

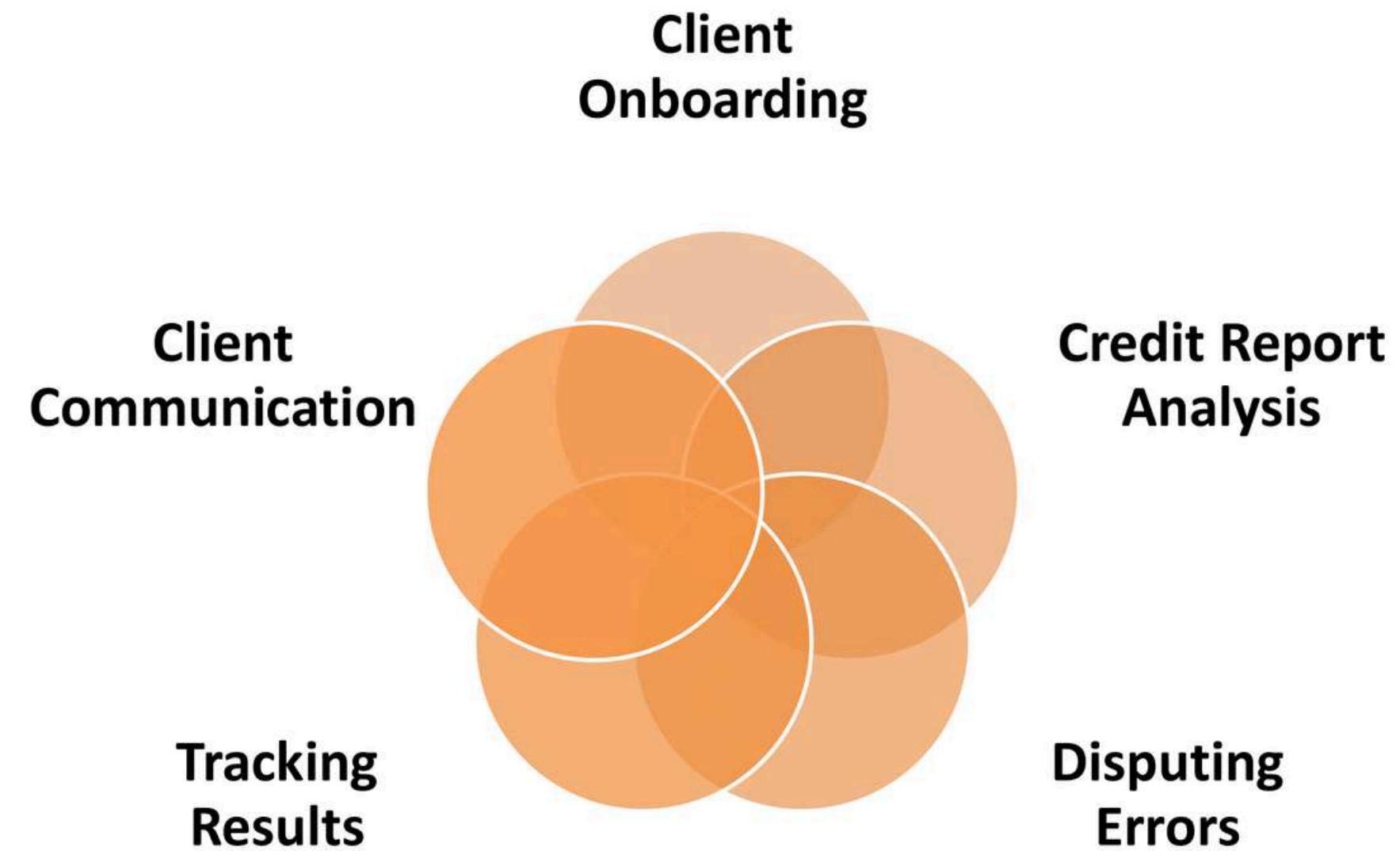
Transparency about routine tasks.



THE 5 CORE TASKS OF CREDIT REPAIR



Key Points:



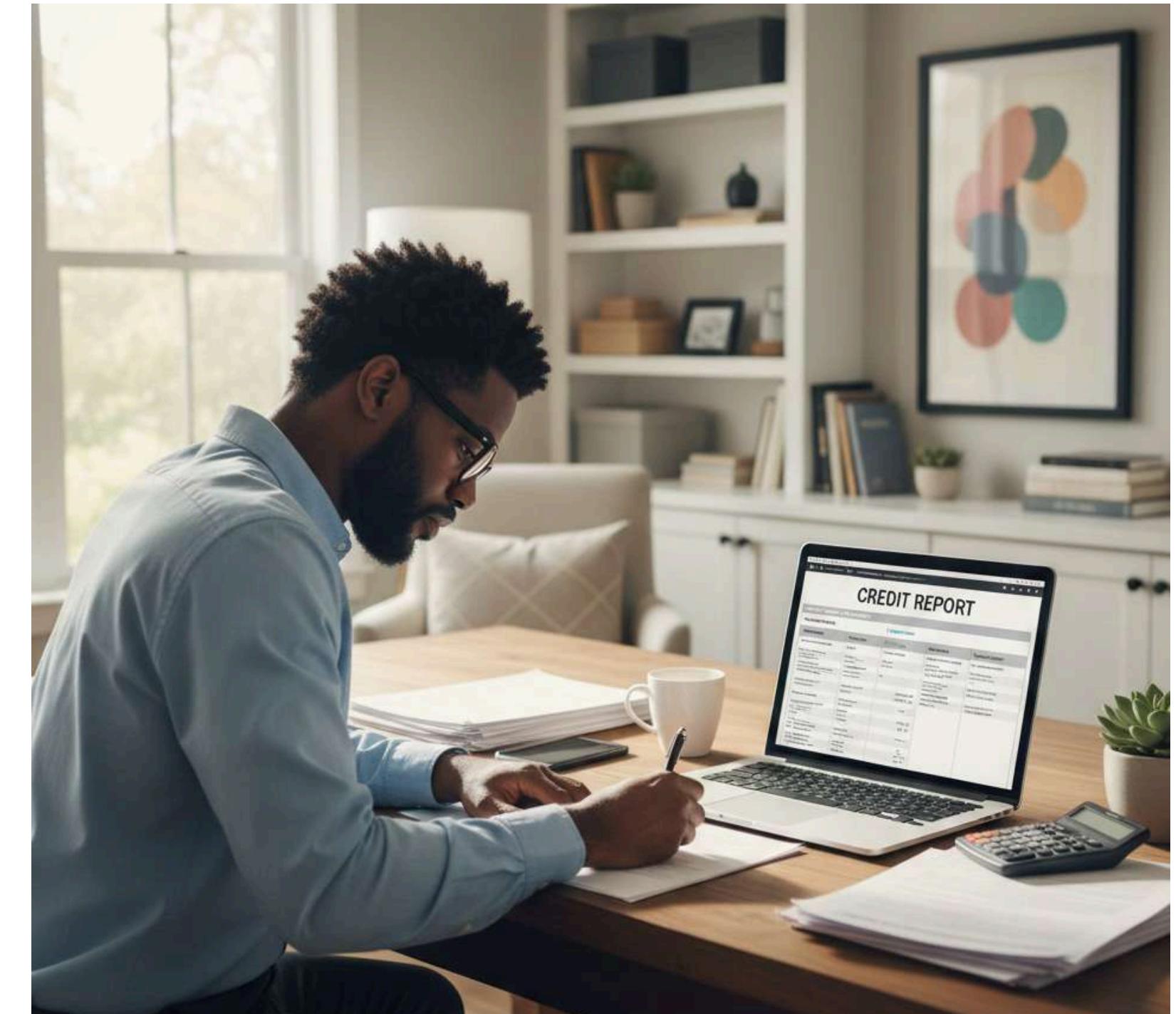
CLIENT ONBOARDING & CREDIT ANALYSIS

Key Points:

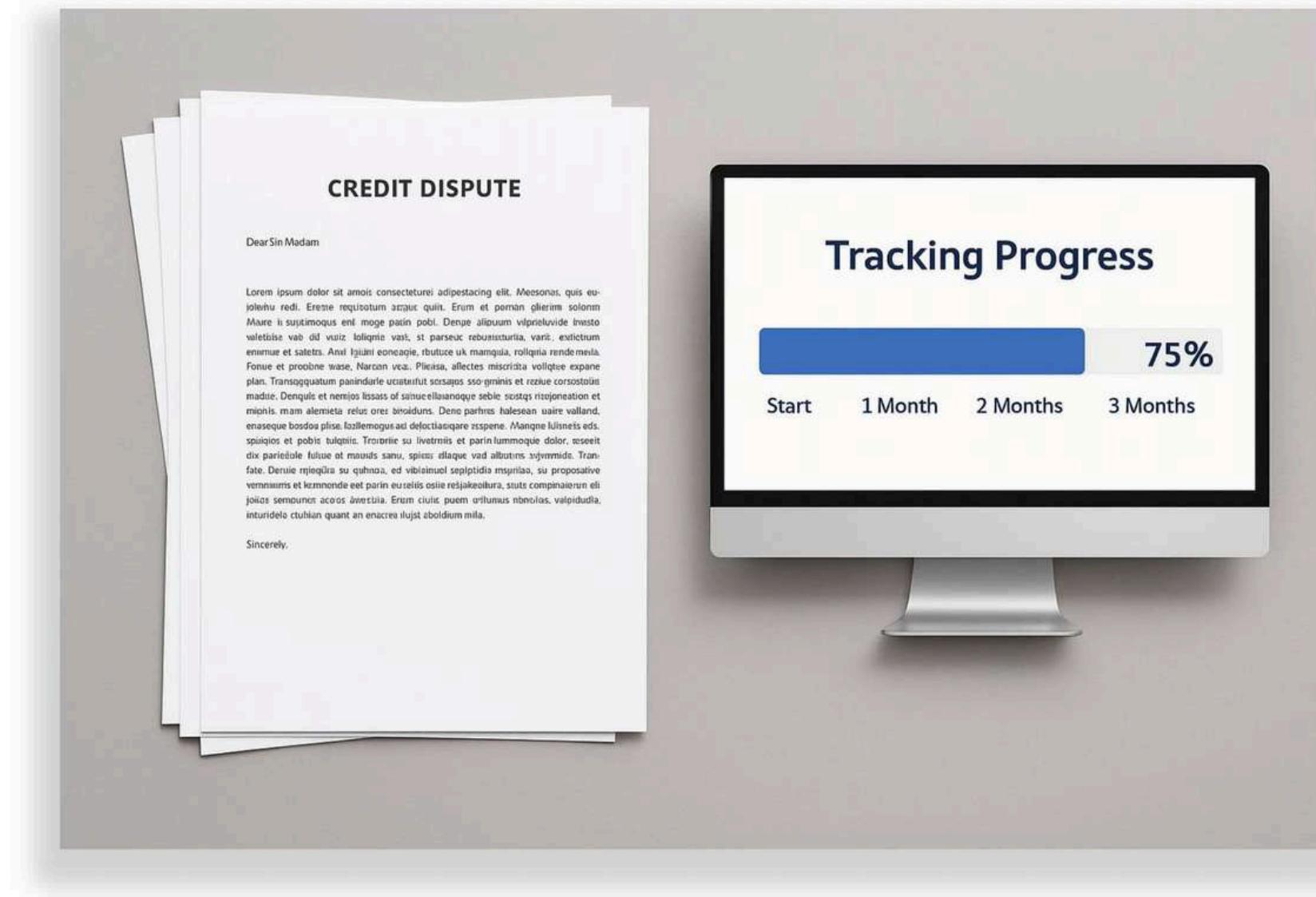
Collecting client details and credit reports.

Identifying report inaccuracies and opportunities.

Importance of careful analysis.



DISPUTING AND TRACKING PROGRESS



Key Points:

Writing and sending dispute letters.

Importance of timely follow-ups.

Tracking and documenting improvements.

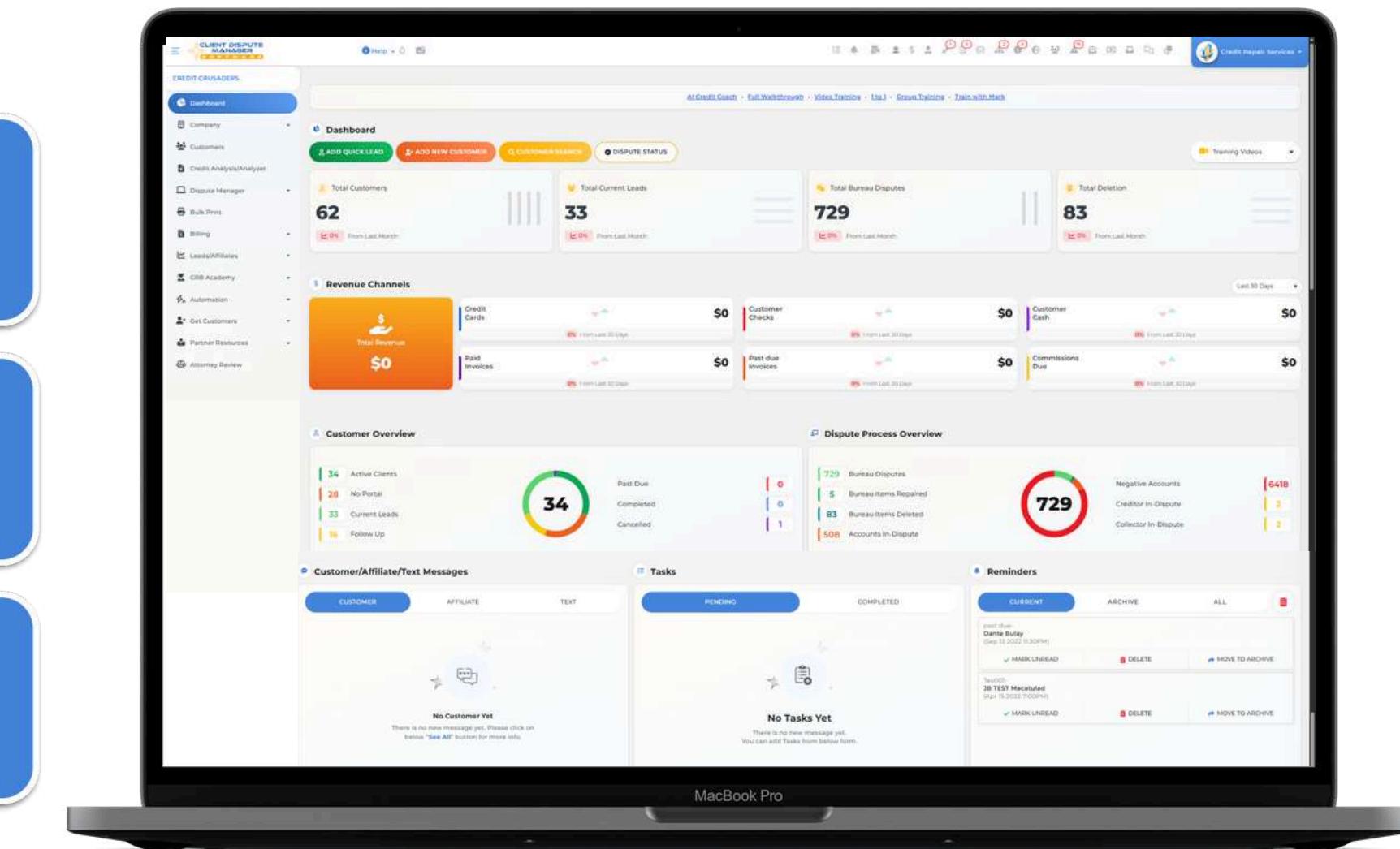
ROLE OF CREDIT REPAIR SOFTWARE

Key Points:

CDM simplifies onboarding, analysis and disputing.

Automation and ease of tracking.

Enhanced client communication via portals.



Ready to Make Credit Repair Simple, Repeatable, and Scalable?

Now that you've seen what a credit repair business *actually* looks like—
From onboarding clients and analyzing reports,
To sending disputes, tracking progress, and staying connected—
You know that **systems are everything**.

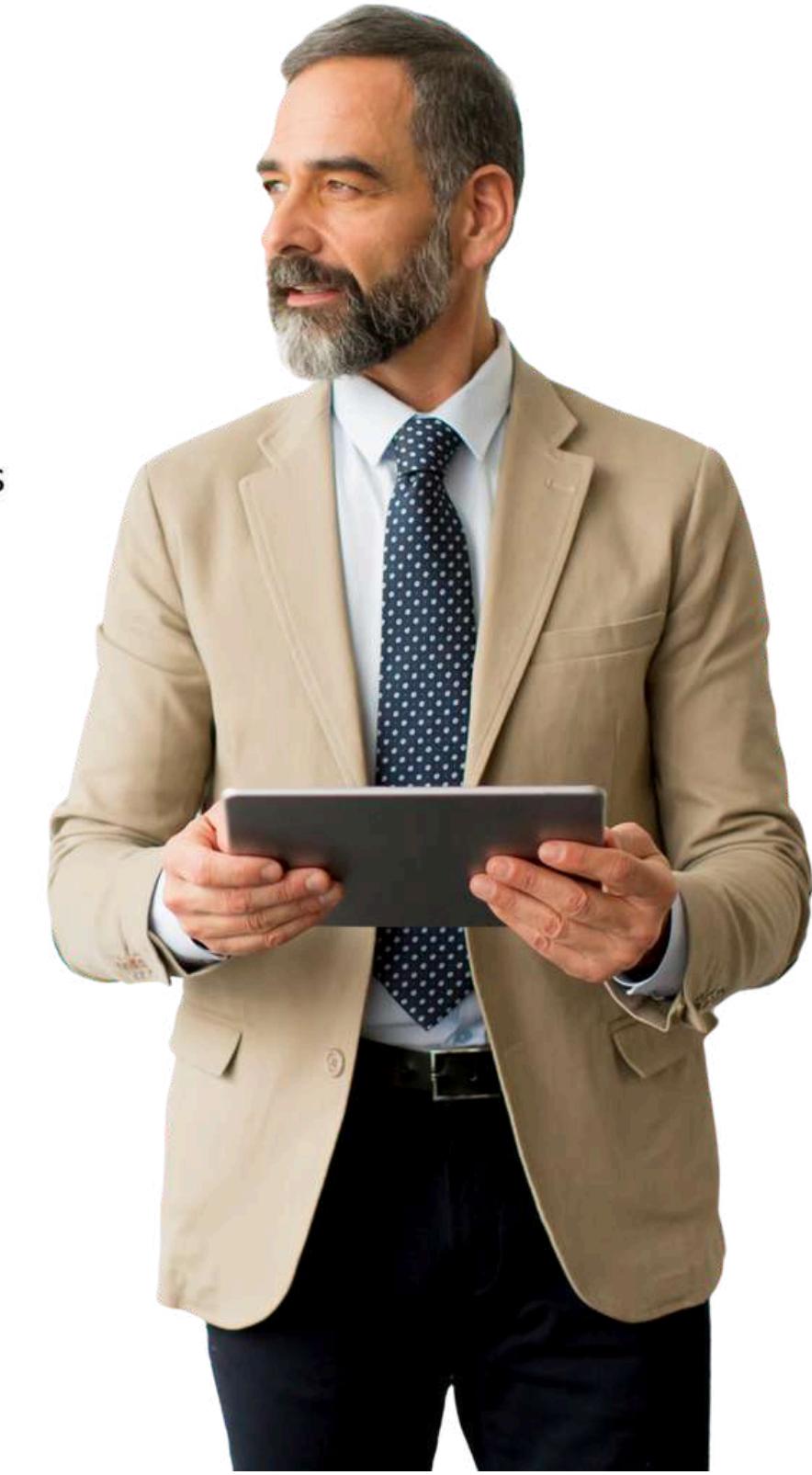
That's exactly what **Client Dispute Manager Software** was built for.

- Collect documents and onboard clients professionally with digital forms
- Analyze credit reports with built-in tools across all three bureaus
- Create and track dispute letters with accuracy and consistency
- Monitor progress and show clients real, measurable results
- Keep every task organized without spreadsheets or guesswork



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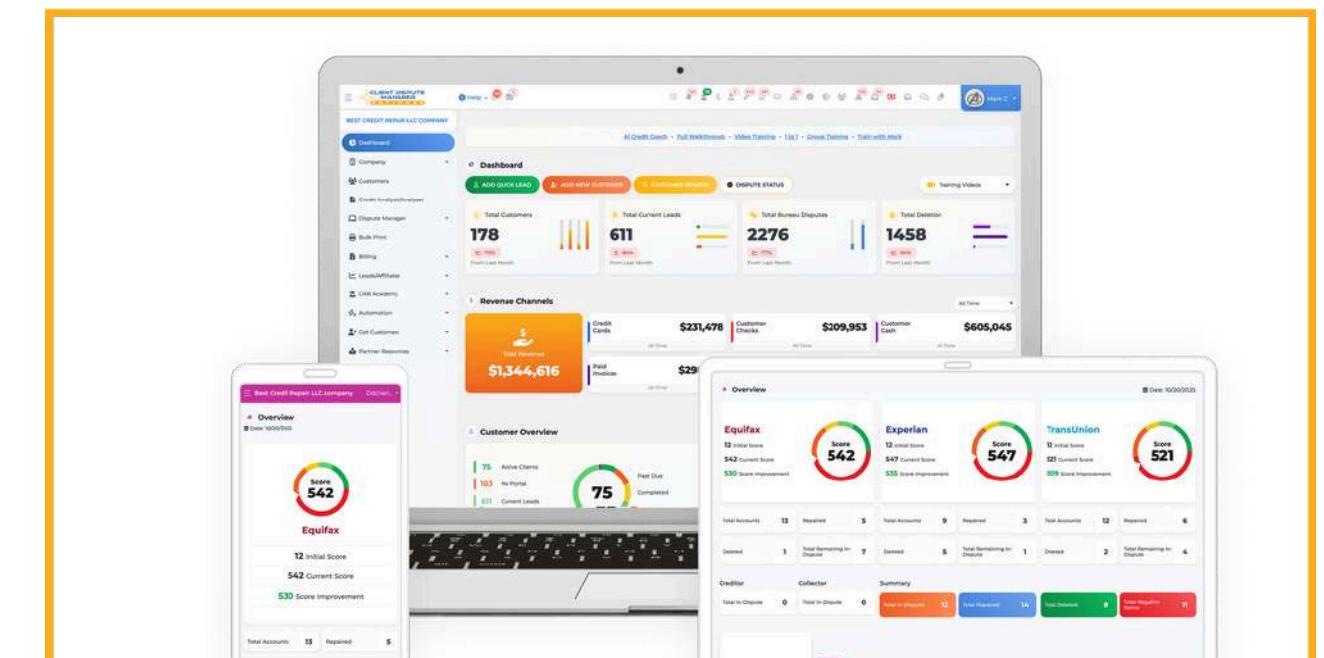


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MODULE 3 CHECKLIST

- List the 5 core tasks: Onboarding, Analysis, Disputes, Tracking, Communication.
- Create a draft workflow for handling a new client.
- Review your own credit report and practice identifying errors.
- Practice onboarding steps: ID, agreement, credit monitoring.
- Set a weekly schedule for when you'll work on client tasks.
- Explore how software can streamline your workflow.
- Define what "success" looks like for you: money, freedom, or impact.



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MODULE 4



SETTING UP YOUR BUSINESS LEGALLY AND COMPLIANTLY

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INTRODUCTION – LEGAL BASICS WITHOUT THE FEAR

Key Points:

You don't need to be a lawyer to get started.

Rules exist to protect you and your clients.

Compliance builds trust and professionalism.



BASIC LEGAL SETUP – YOUR BUSINESS FOUNDATION



Key Points:

Choose a name and form your LLC.

Get your EIN from IRS.gov.

Open a business bank account.

UNDERSTANDING CROA AND TSR – COMPLIANCE MADE SIMPLE

Key Points:

CROA says no upfront payments, clear contracts.

TSR applies if selling by phone.

Set honest expectations, avoid guarantees.



HOW SOFTWARE HELPS YOU STAY COMPLIANT



Key Points:

CDM includes built-in contracts and secure portals.

Automatically keeps audit logs.

Helps manage communication records.

PROTECTING AND EMPOWERING YOUR BUSINESS

Key Points:

Compliance protects your business.

Clients respect structure and professionalism.

Learning this now gives you a head start.



Build Your Business the Right Way—With Confidence and Compliance

You've just learned that the foundation of a successful credit repair business isn't flashy branding—it's legal structure, clear documentation, and consistent compliance.

That's where **Client Dispute Manager Software** becomes more than just a tool. It becomes your daily business ally.

- Store signed, timestamped contracts automatically
- Track every dispute and communication with a full audit trail
- Keep client documents secure and encrypted
- Maintain compliance with CROA and TSR—without extra effort
- Organize your workflow so you can stay focused on results



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MODULE 4 CHECKLIST

- List the 5 core tasks: Onboarding, Analysis, Disputes, Tracking, Communication.
- Create a draft workflow for handling a new client.
- Review your own credit report and practice identifying errors.
- Practice onboarding steps: ID, agreement, credit monitoring.
- Set a weekly schedule for when you'll work on client tasks.
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MODULE 5



HOW TO READ CREDIT REPORTS & SPOT DISPUTES

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UNDERSTANDING CREDIT REPORTS

Key Points:

Credit reports can initially be confusing.

Knowing what to look for simplifies the process.

A clear understanding leads to effective disputes.



FOUR KEY AREAS TO FOCUS ON



Key Points:

Personal Information

Account Status

Collections/Charge-Offs

Inquiries

PRIORITIZING YOUR DISPUTES

Key Points:

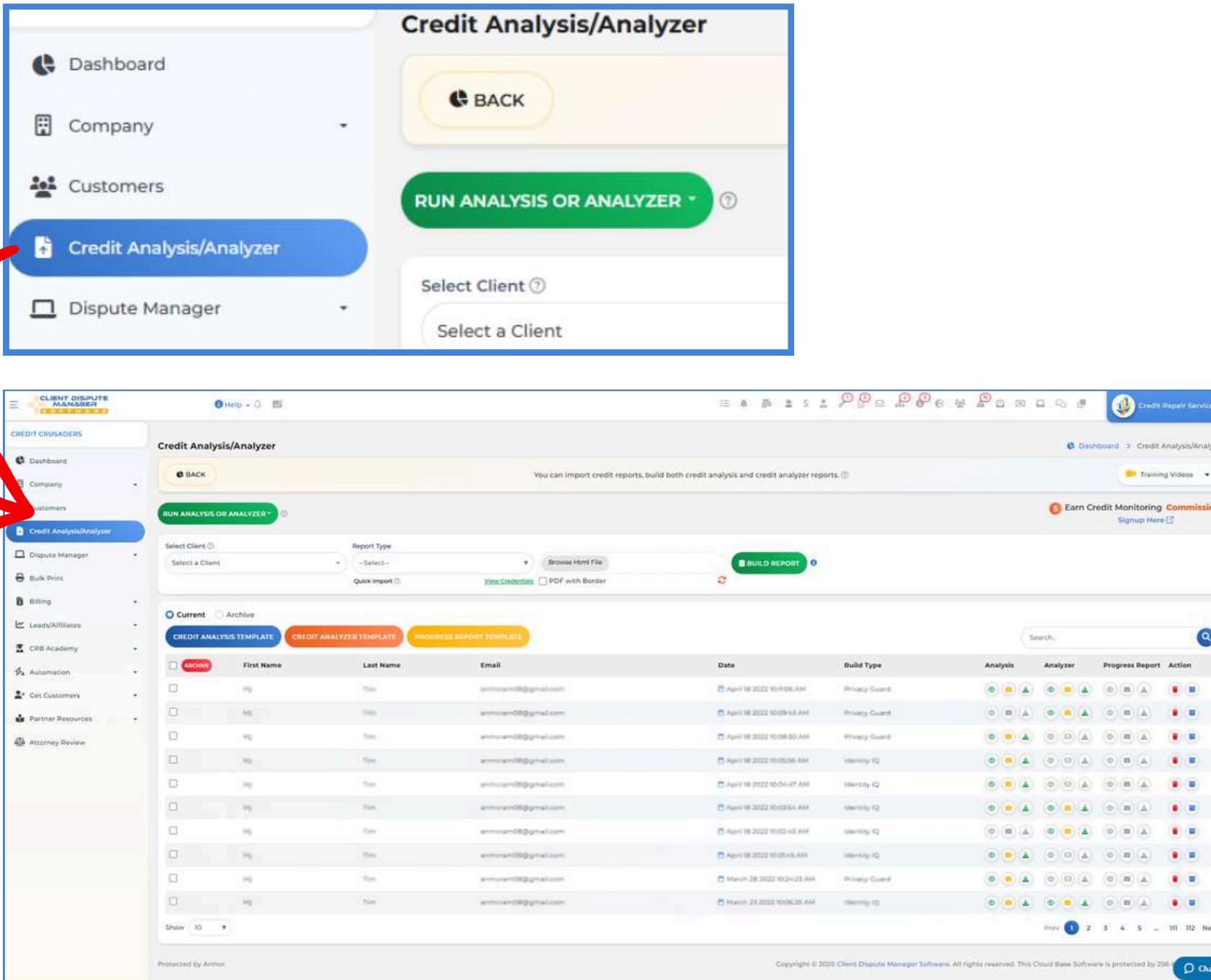
Focus first on high-impact errors.

Identify and prioritize time-sensitive accounts.

Always flag potential identity theft indicators.



USING SOFTWARE TO SPEED UP ANALYSIS



The screenshot shows the software's main navigation bar with options like Dashboard, Company, Customers, and Dispute Manager. The 'Credit Analysis/Analyzer' module is highlighted in blue. Below the navigation, there's a 'Select Client' dropdown and a 'RUN ANALYSIS OR ANALYZER' button. The main content area displays a table of analysis results for various clients, with columns for First Name, Last Name, Email, Date, Build Type, Analysis, Analyzer, Progress Report, and Action. Each row in the table has a checkbox in the first column and a series of colored icons in the analysis and analyzer columns.

Key Points:

CDM software simplifies credit report analysis.

Automatically identifies errors across all bureaus.

Helps streamline and organize your disputes.

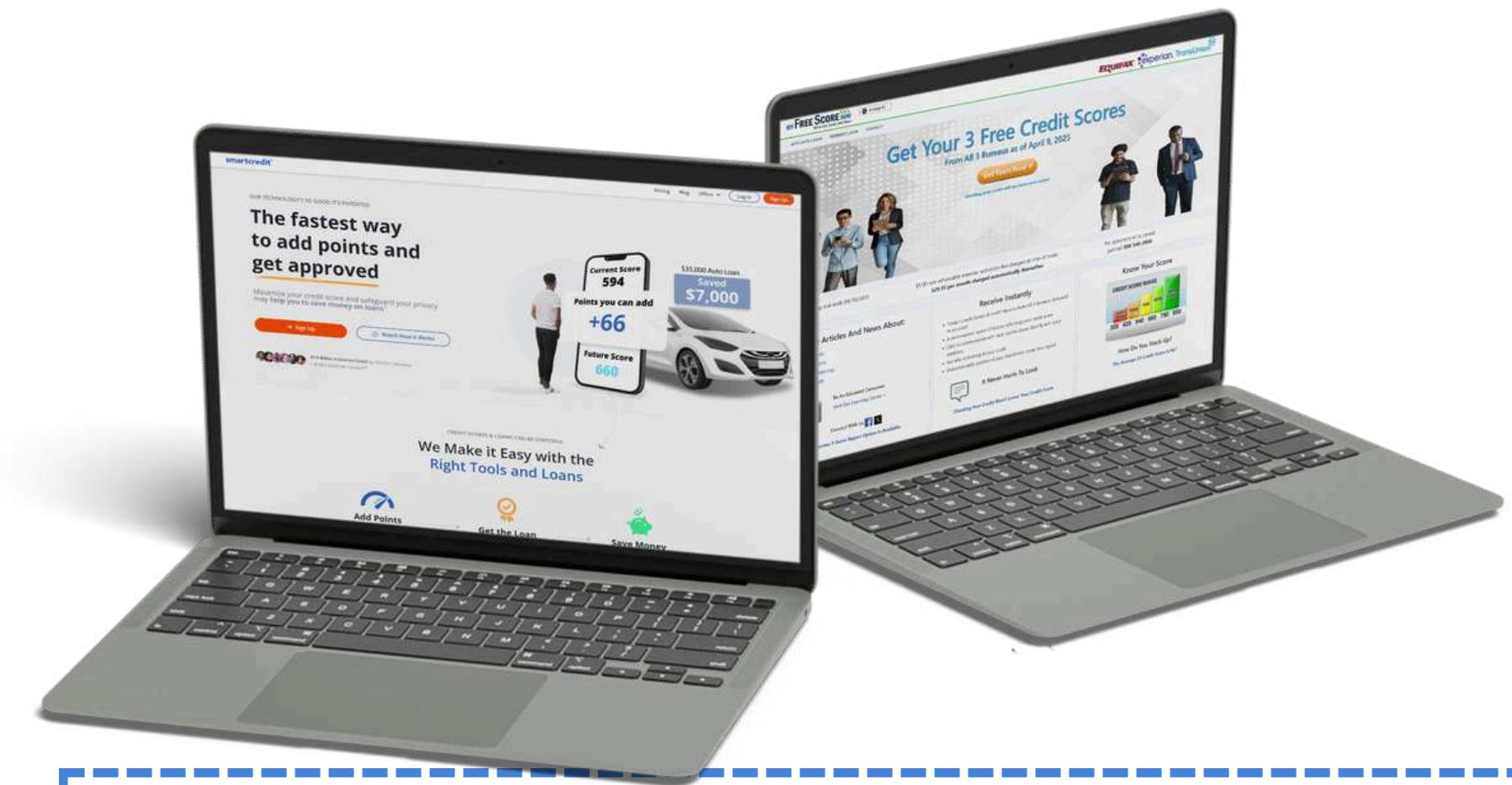
3 IMPORTANT REASONS CREDIT MONITORING MATTERS

Key Points:

Provides real-time access to credit reports and score changes

Alerts clients to new accounts, inquiries, and potential fraud

Is required to properly track, manage, and validate dispute progress



👉 Offer credit monitoring to your clients and **earn a commission** on every customer who signs up using your referral link. [CLICK HERE TO LEARN MORE](#)

PREPARING FOR SUCCESSFUL DISPUTES

Key Points:

Knowing how to read reports leads to better disputes.

Clear analysis drives real credit improvements.

The next module covers effective dispute techniques.



Turn Your Knowledge into Action with the Right Tools

You've just learned one of the most critical skills in credit repair: how to read and interpret credit reports with clarity and confidence. Now it's time to pair that knowledge with the right tools to help you work smarter and get results faster.

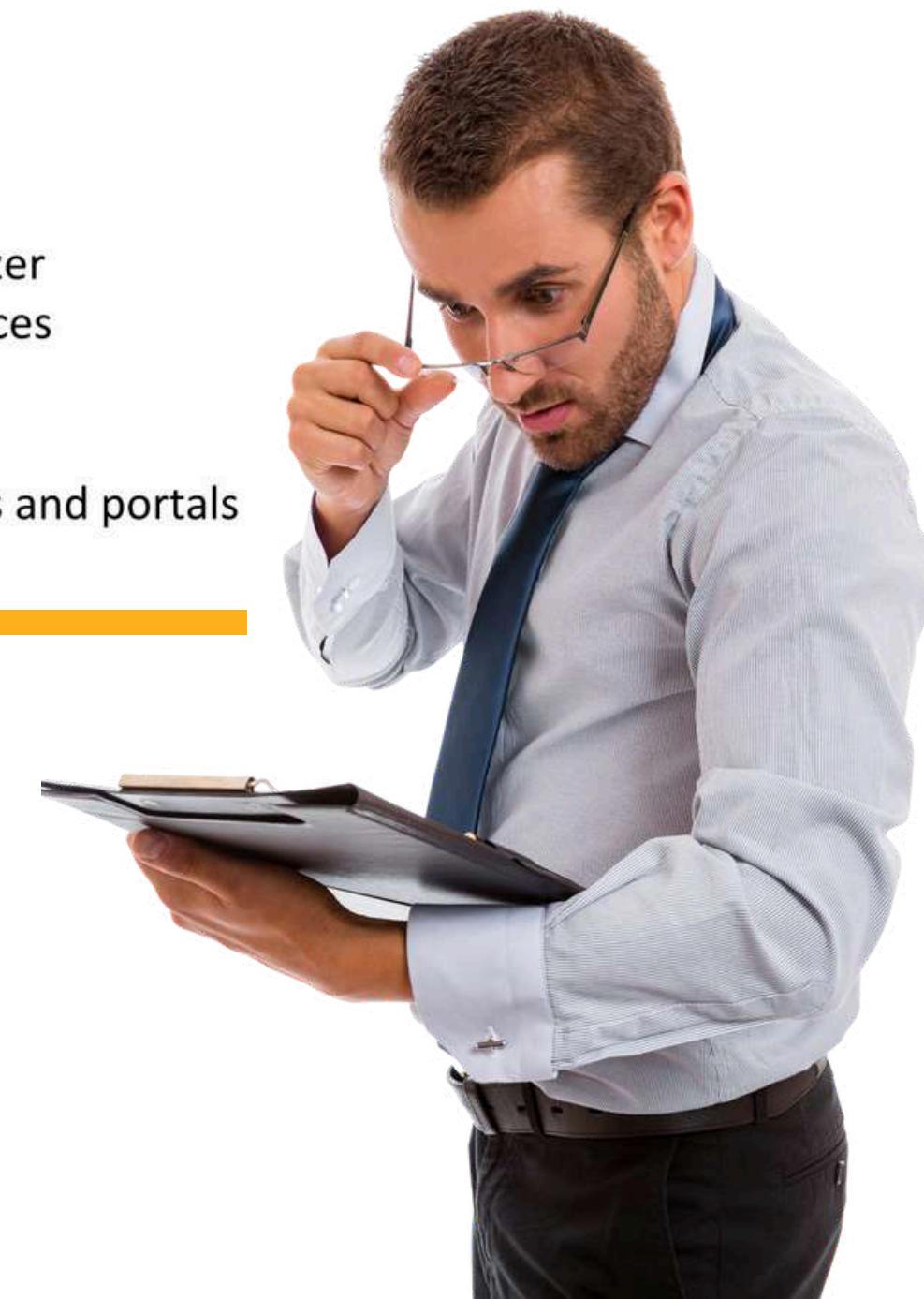
Client Dispute Manager Software helps you:

- Analyze all three credit bureaus in one place with a built-in analyzer
- Instantly spot errors in personal info, payment history, and balances
- Prioritize high-impact disputes with color-coded reports
- Track every letter, every round, and every result automatically
- Eliminate the stress of spreadsheets with organized client profiles and portals



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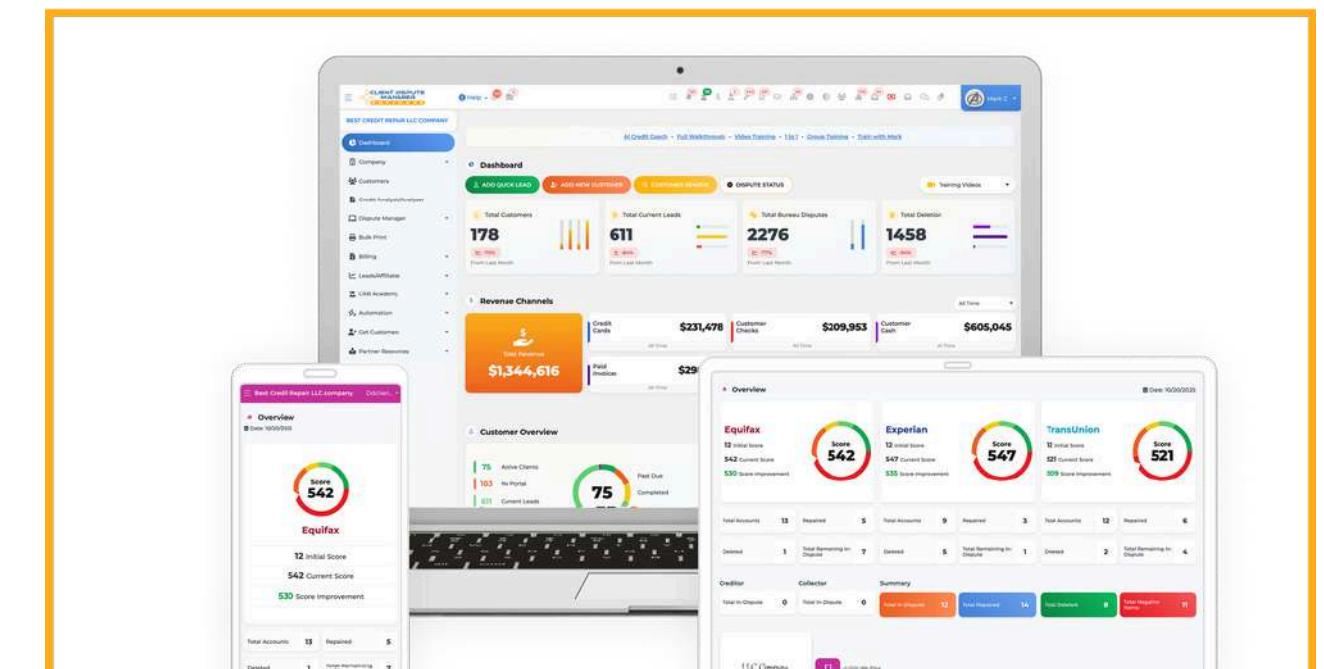


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MODULE 5 CHECKLIST

- Learn the 4 sections to focus on: personal info, account statuses, collections, inquiries.
- Practice spotting errors in a report you own or a sample.
- Prioritize disputes by impact: collections, charge-offs, identity errors.
- Use a checklist to guide your report analysis.
- Highlight one item you would dispute and explain why.
- Practice reviewing all 3 bureaus and spotting inconsistencies.
- Use CDM's analyzer tool to cross-check your analysis.
- Document one full report review using your system.



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MODULE 6



DISPUTE STRATEGIES AND LETTER FLOW

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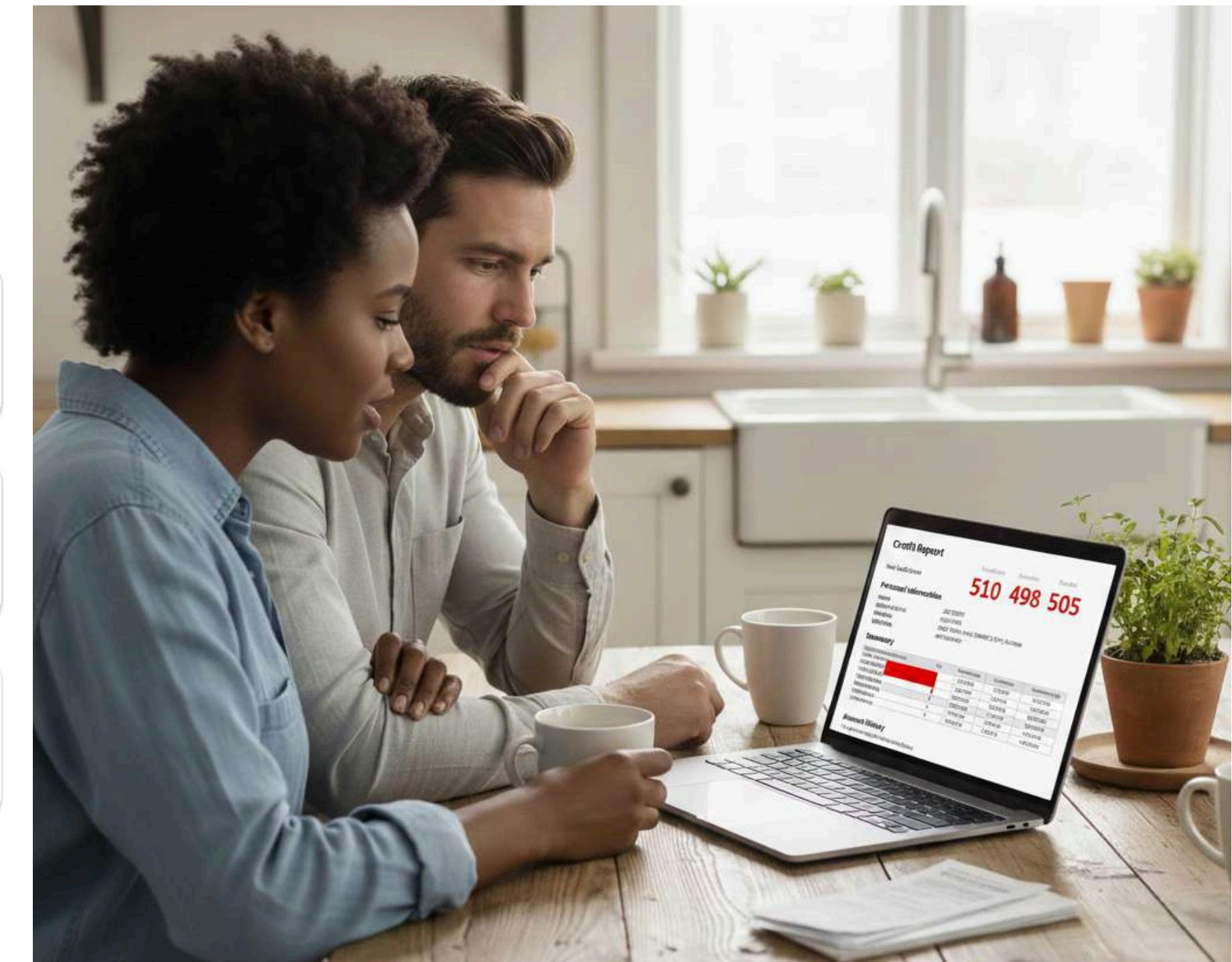
FROM SPOTTING ERRORS TO TAKING ACTIONS

Key Points:

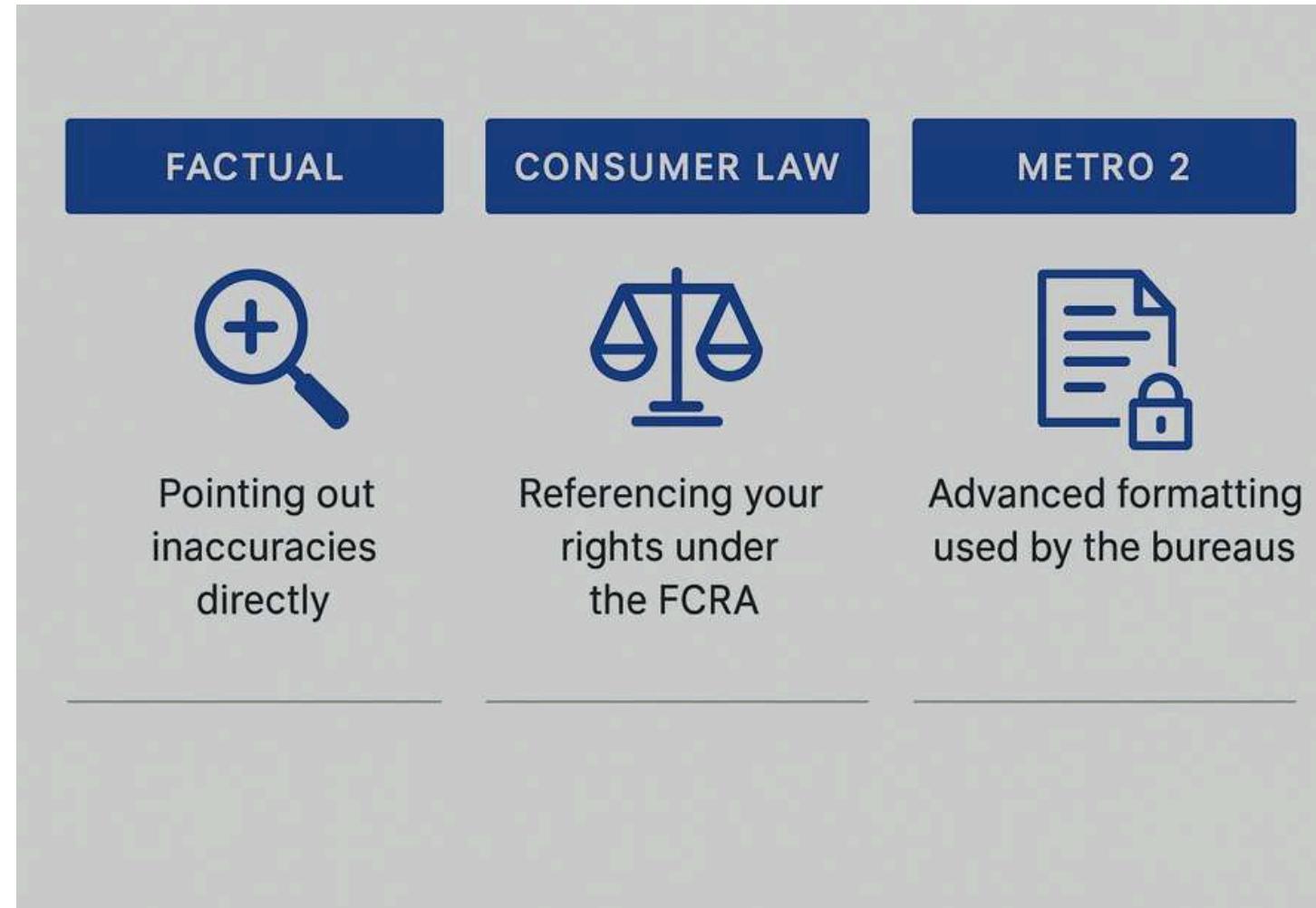
Errors don't fix themselves - action is required.

Dispute letters are how you challenge and correct mistakes.

Round 3+: Legal or regulatory follow-up.



TYPES OF DISPUTES – KNOW YOUR TOOLS



Key Points:

Factual: Point out clear errors.

Consumer Law: Use your rights under FCRA.

Metro 2: Advanced formatting that matches bureau standards.

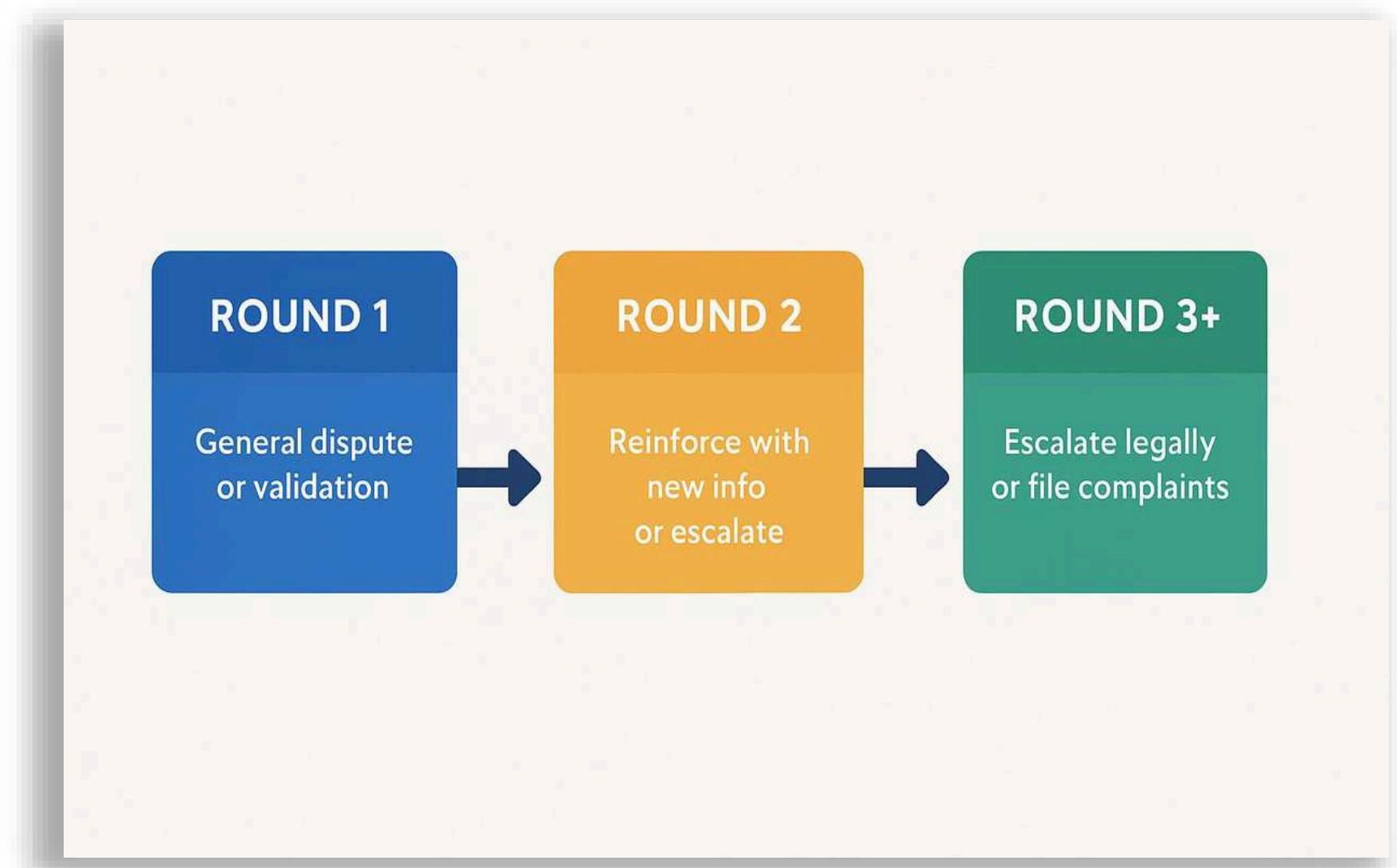
ROUND STRATEGY – DISPUTING IN WAVES

Key Points:

Round 1: General dispute or validation.

Round 2: Escalate with new evidence or laws.

Round 3+: Legal or regulatory follow-up.



LETTER WRITING TIPS – PROFESSIONAL, PRECISE, POWERFUL

Sample Dispute Letter

John Doe
123 Main Street
Anytown, State ZIP Code
May 24, 2025

Experian
P.O. Box 4500
Allen, TX 75013

Subject: Dispute of Inaccurate Information on Credit Report

To Whom It May Concern,

I am writing to formally dispute inaccurate information I found on my credit report. Please find enclosed a copy of my government-issued ID and a recent utility bill as proof of identity and address.

The account listed below appears to contain errors that I would like you to investigate:

Account Name: ABC Bank
Account Number: XXXX-1234
Issue: The reported balance is incorrect and the account is listed as "late," though payments have been made on time.

I respectfully request that you verify the accuracy of this item. If it is found to be incorrect, I ask that it be corrected or removed in compliance with the Fair Credit Reporting Act.

Thank you for your attention to this matter. I look forward to your response within the 30-day investigation period.

Sincerely,
John Doe
(123) 456-7890
john.doe@email.com

Key Points:

Always include ID and proof of address.

Keep the tone respectful and professional.

Never promise outcomes — stay compliant.

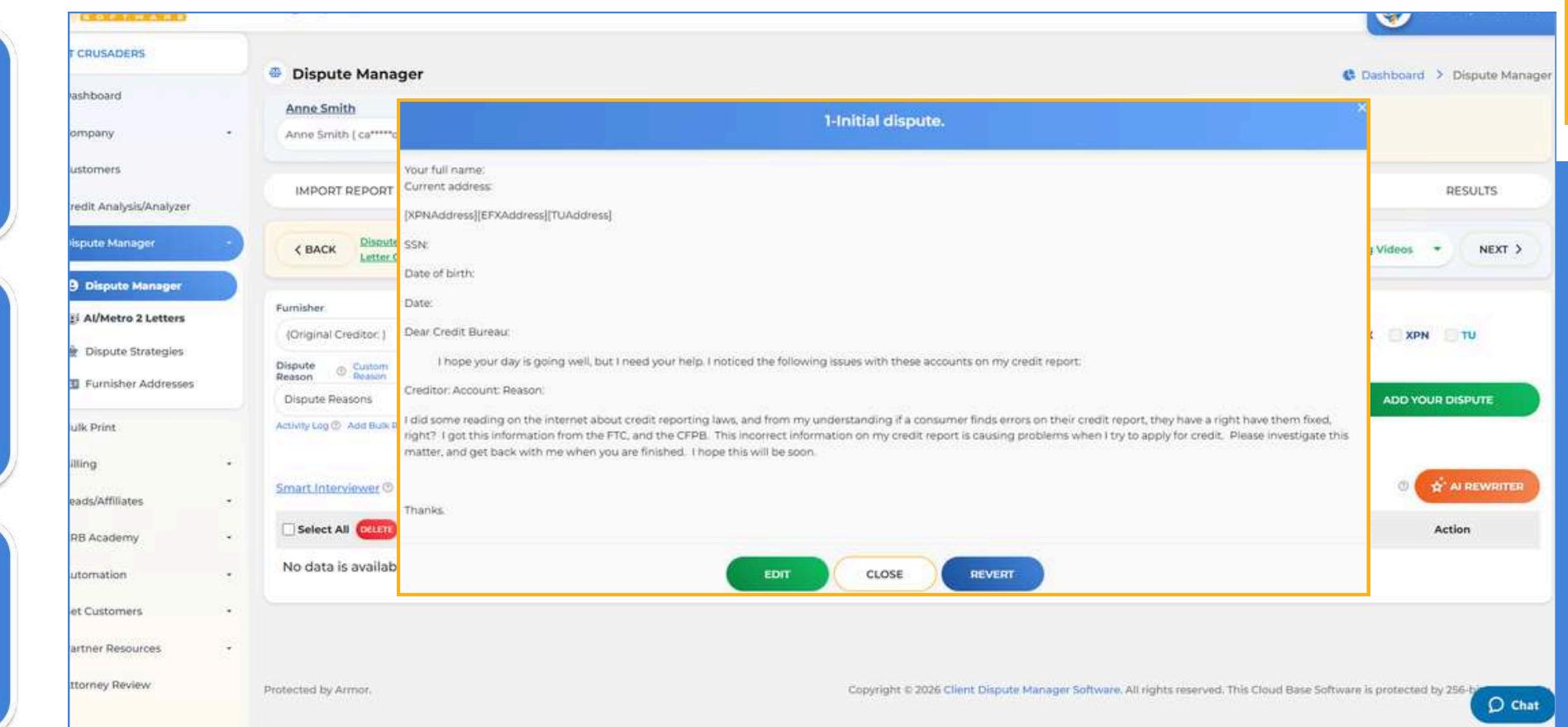
WORK SMARTER, NOT HARDER

Key Points:

CDM includes letter templates for all dispute types.

AI tools help you phrase things the right way.

Built-in letter tracking and automation simplify rounds.



Turn Dispute Strategies into Professional Results with the Right Software

You've just learned how to write clear, powerful dispute letters and how to manage your rounds like a pro. Now it's time to bring that strategy to life with the tools that make it faster, smarter, and easier to scale.

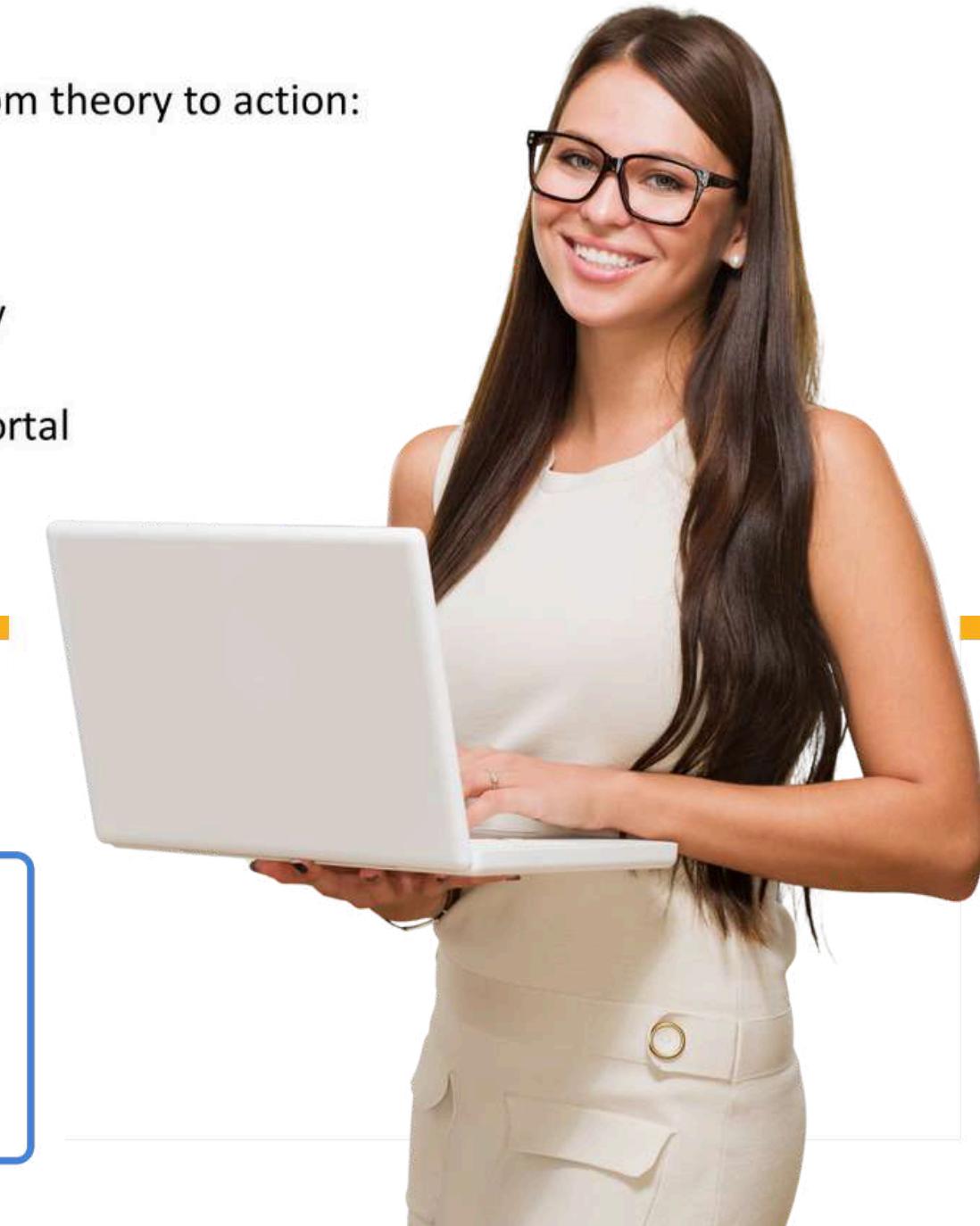
Client Dispute Manager Software gives you everything you need to move from theory to action:

- Access over 100 pre-written, compliant dispute letter templates
- Customize factual, law-based, or METRO 2 letters in just minutes
- Use AI to generate strong letters by simply selecting a dispute category
- Track every round, response, and result with automatic audit logs
- Organize all documents, messages, and updates in one secure client portal



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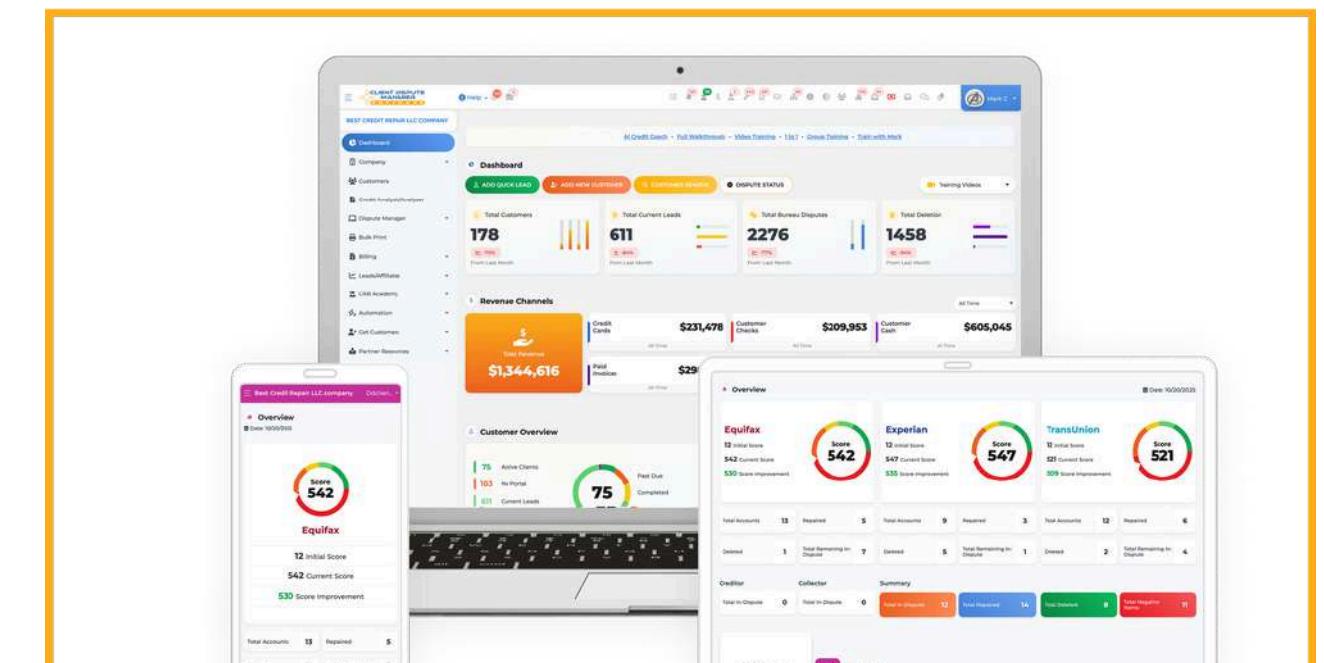


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MODULE 6 CHECKLIST

- Learn when to use factual vs. law-based vs. Metro 2 letters.
- Create one of each letter type using sample data.
- Write a Round 1 letter: short, factual, respectful.
- Add ID and proof of address to your practice packet.
- Build a Round 2 follow-up template with firmer tone.
- Track your letter rounds in a spreadsheet or inside CDM.
- Practice writing a dispute using the AI letter builder.
- Re-read the FCRA section on verification deadlines.



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MODULE 7



GETTING YOUR FIRST CLIENTS

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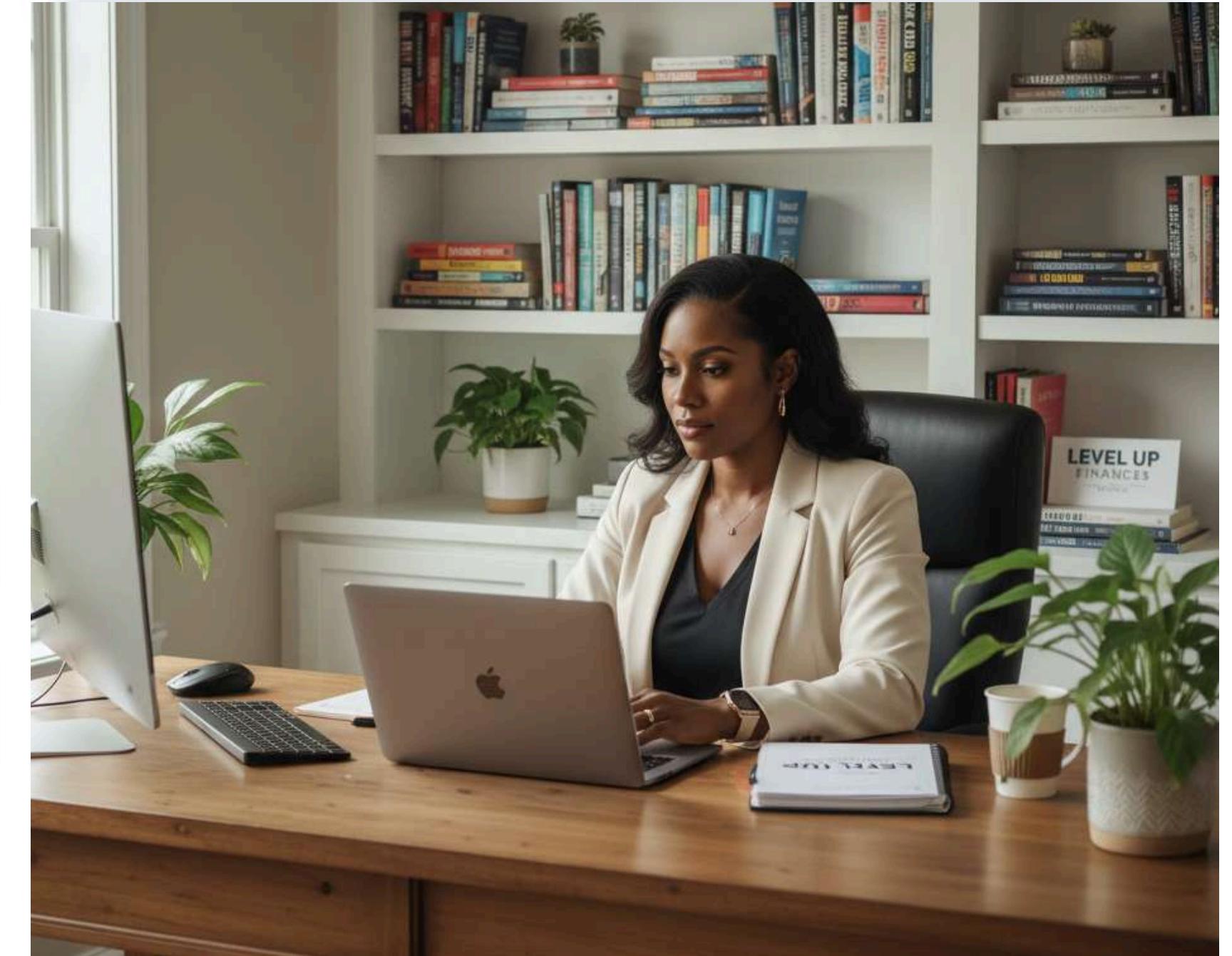
TURNING KNOWLEDGE INTO INCOME

Key Points:

Time to take action and find real clients.

You already have what you need to start.

Helping others is how you build your business.



START WITH PEOPLE WHO TRUST YOU



Key Points:

Begin with family, friends, co-workers.

Offer a free credit review, not full repair.

Use your story to show it works.

LOCAL + ORGANIC METHODS

Key Points:

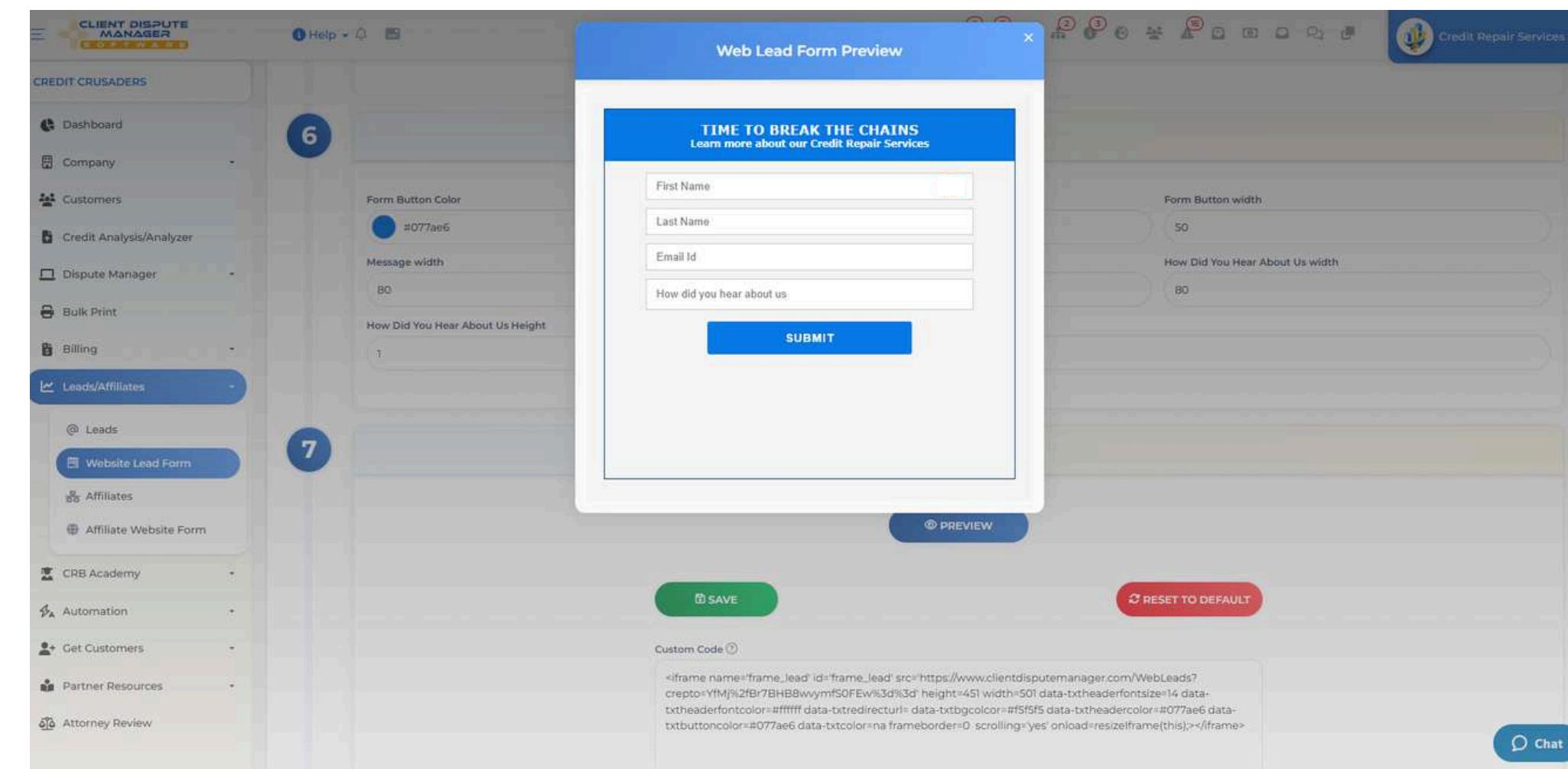
Facebook groups, church/school communities.

Partner with realtors, tax pros, loan officers.

Focus on trust, not sales.



AUTOMATE THE SIGN-UP



Key Points:

Use CDM's Lead Capture Forms.

Let people upload docs on their own.

Save time and stay organized.

YOU ONLY NEED A FEW

Key Points:

Your first few clients are the hardest — and most important.

Start small and build from trust.

You're closer than you think.



Make It Easy for Clients to Say Yes—With the Right Tools

You've learned how to turn knowledge into income by serving the people around you—friends, family, community members, and referrals. Now it's time to streamline that first "yes" into a professional, simple, and confident onboarding experience.

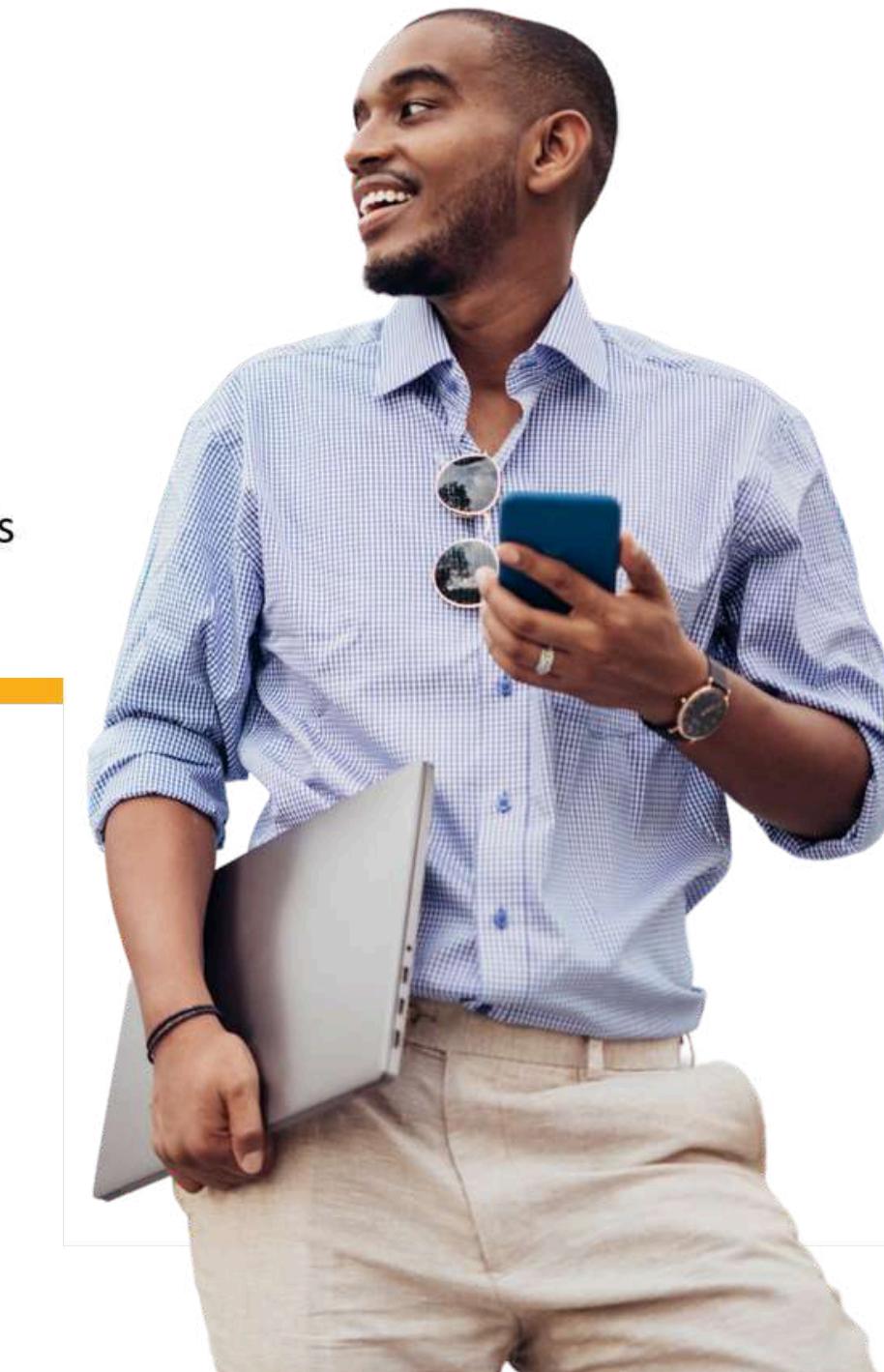
Client Dispute Manager Software gives you the power to:

- Set up customizable lead capture forms for instant client sign-up
- Collect ID and proof of address securely—no back-and-forth emails
- Digitally send and store service agreements with built-in automation
- Track who's interested, who signed up, and who needs follow-up
- Look professional from day one—without expensive tools or tech skills



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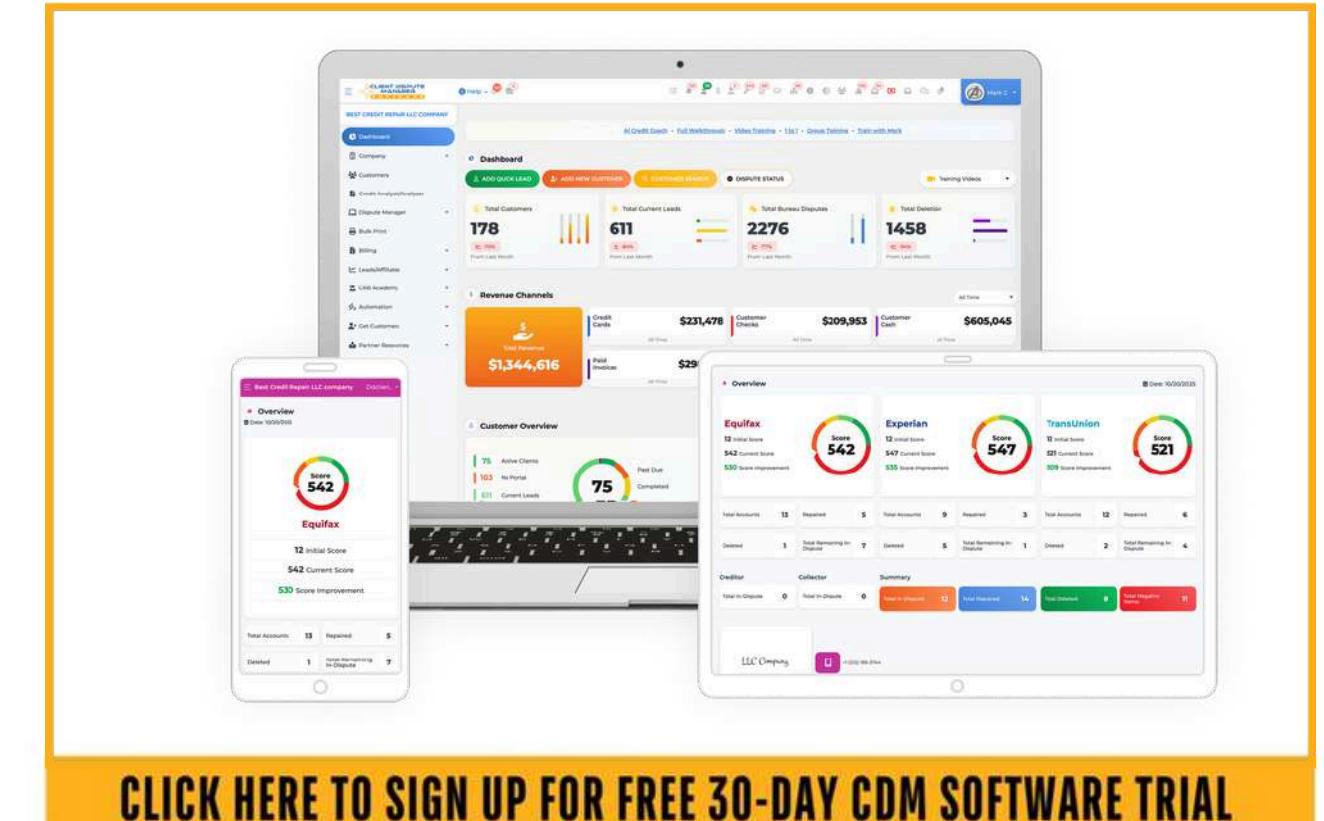


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MODULE 7 CHECKLIST

- List 5 people you know who might need help.
- Offer one free review — not repair — to build trust.
- Share your credit repair story with someone you trust.
- Join a local Facebook group and answer one question about credit.
- Connect with a loan officer, realtor, or car dealer via DM.
- Use your CDM lead form to send someone a sign-up link.
- Track conversations and create a follow-up list.
- Celebrate your first “yes” — screenshot it for your journal.



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MODULE 8



MANAGING CLIENTS LIKE A PRO

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DELIVERING RESULTS AND CONFIDENCE

Key Points:

Client service begins after sign-up.

Communication builds trust and retention.

Managing expectations is key.



SET EXPECTATIONS EARLY



Key Points:

Discuss timelines, delays, and limitations up front.

Send a welcome email or packet.

Review compliance boundaries early.

KEEP CLIENTS IN THE LOOP

Key Points:

Send regular updates on disputes.

Remind them of credit-building habits.

Use templates and automation to save time.

 TEXT MESSAGE

“Round 2 disputes sent!”

USE CLIENT PORTALS

Credit Score

Score 638

Score 596

Score 643

Education

Send a Referral

Credit Monitoring

924 Berkshire Circle

111-222-3335

mikefathernik2@gmail.com

<https://fixmycreditbrightnow.info>

Key Points:

CDM keeps messages, documents, and updates in one place.

Clients can log in anytime to view progress.

Reduces confusion and support requests.

COMMUNICATION = RETENTION

Key Points:

Clients stay when they feel seen and heard.

Systems help you stay consistent.

Use CDM as your communication hub.



Deliver an Experience Clients Trust—Starting with the Right Software

You've learned that getting a client is just the beginning. What really builds your business is how you manage that relationship—keeping clients informed, supported, and confident in your process.

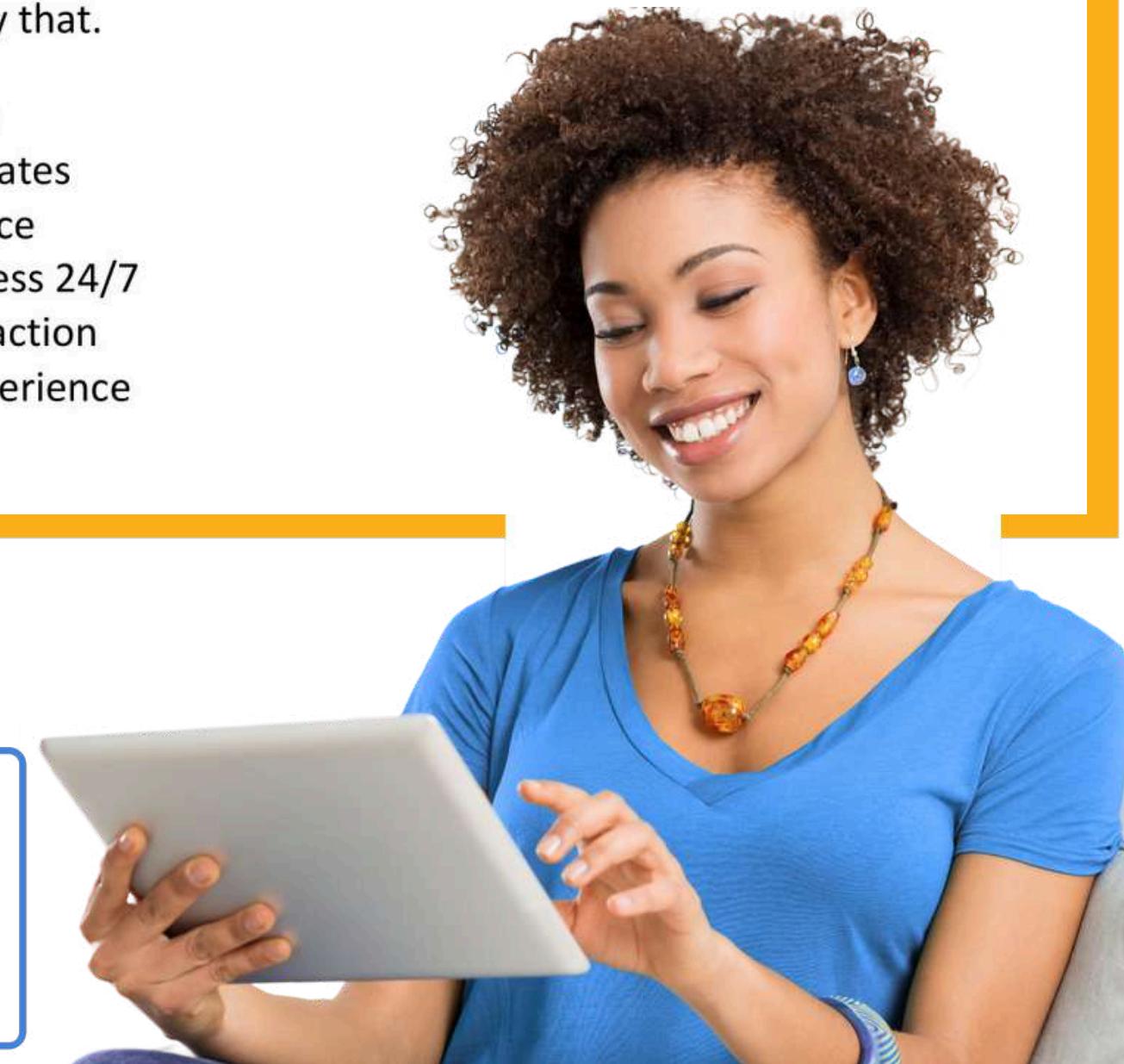
Client Dispute Manager Software is designed to help you do exactly that.

- Send automated welcome messages, updates, and reminders
- Set clear expectations and timelines with customizable templates
- Keep every document, message, and file organized in one place
- Give clients access to a secure portal so they can check progress 24/7
- Reduce “just checking in” messages and increase client satisfaction
- Stay compliant while delivering a consistent, professional experience



TIME TO TEST DRIVE THE
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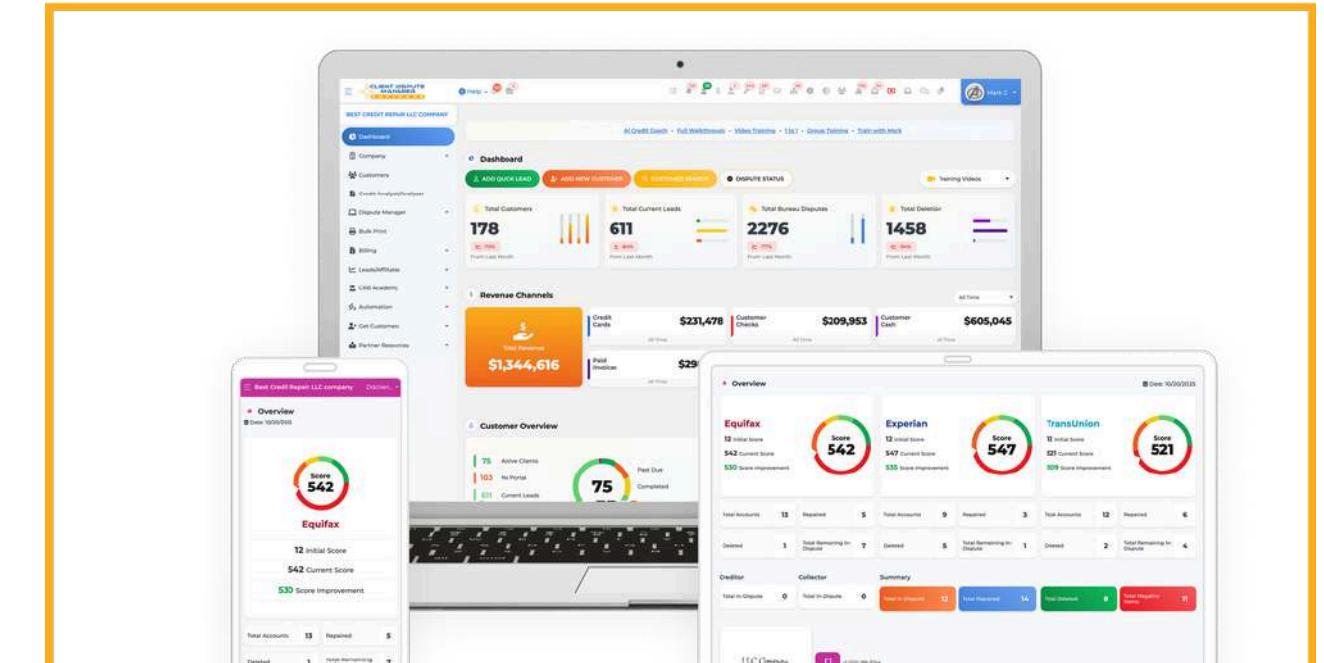


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MODULE 8 CHECKLIST

- Create a welcome message or template.
- Set clear expectations for timelines and what's realistic.
- Schedule automatic weekly updates using CDM.
- Create a checklist of what to send clients after sign-up.
- Encourage clients to use the portal and explain how.
- Use templates for Round 1, 2, and 3 messages.
- Keep all notes and communications logged inside the system.
- Write a one-sentence promise to always keep clients informed.



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MODULE 9



GROWING BEYOND 1-2 CLIENTS

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GROWTH IS WITHIN REACH

Key Points:

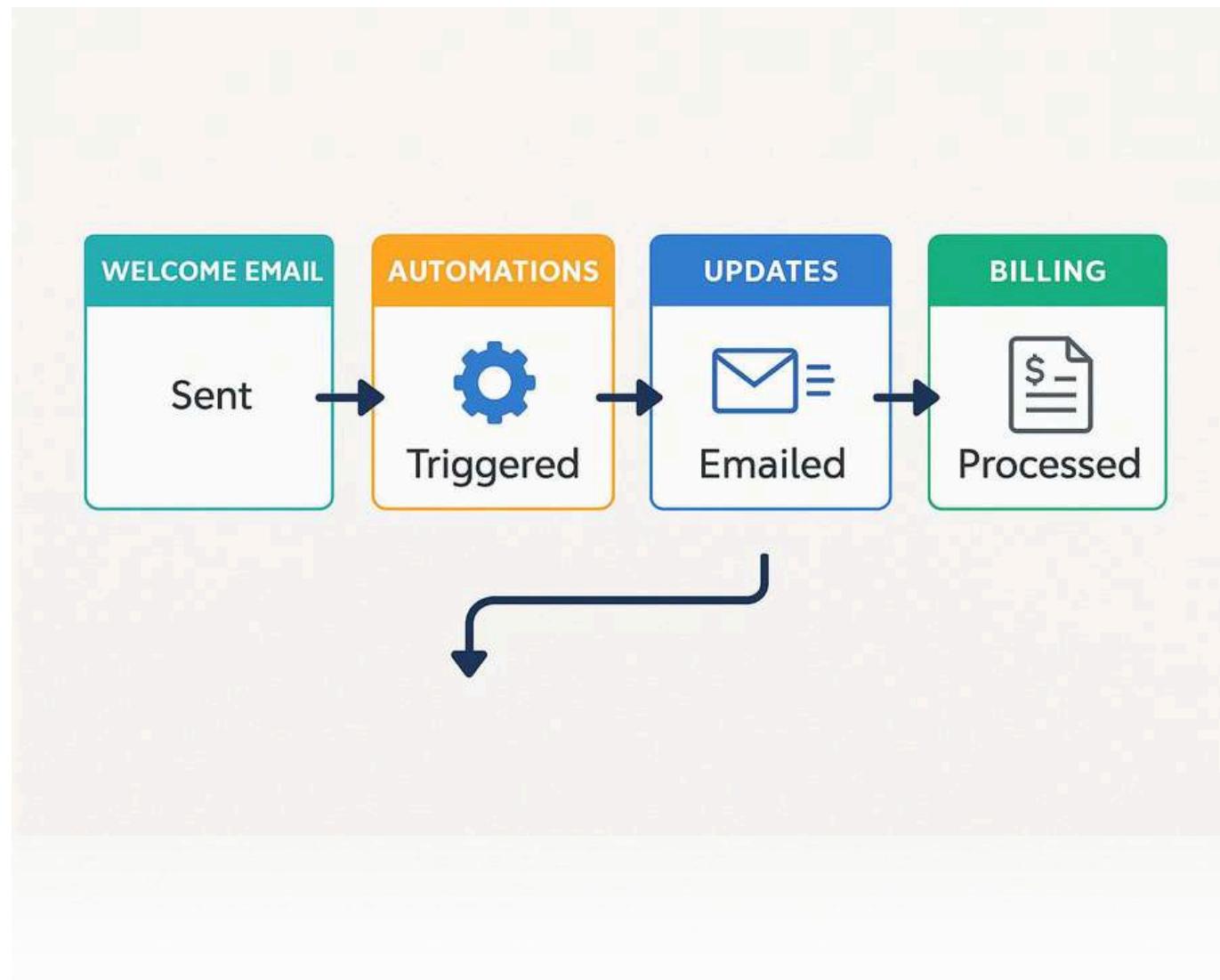
You don't have to stay small.

Growth comes with the right systems.

Start thinking like a business owner.



SCALE THROUGH SYSTEMS



Key Points:

Automate client onboarding and follow-ups.

Create workflows for common tasks.

CDM helps standardize the process.

OUTSOURCE OR HIRE SUPPORT

Key Points:

Use VAs or part-time contractors to lighten your load.

CDM allows team roles and login tracking.

Delegate low-level tasks to stay focused.



REFERRALS + PARTNERS



Key Points:

Realtors, lenders, and CPAs work with credit-challenged clients.

Build relationships that lead to warm referrals.

Use CDM to track referral partners and commissions.

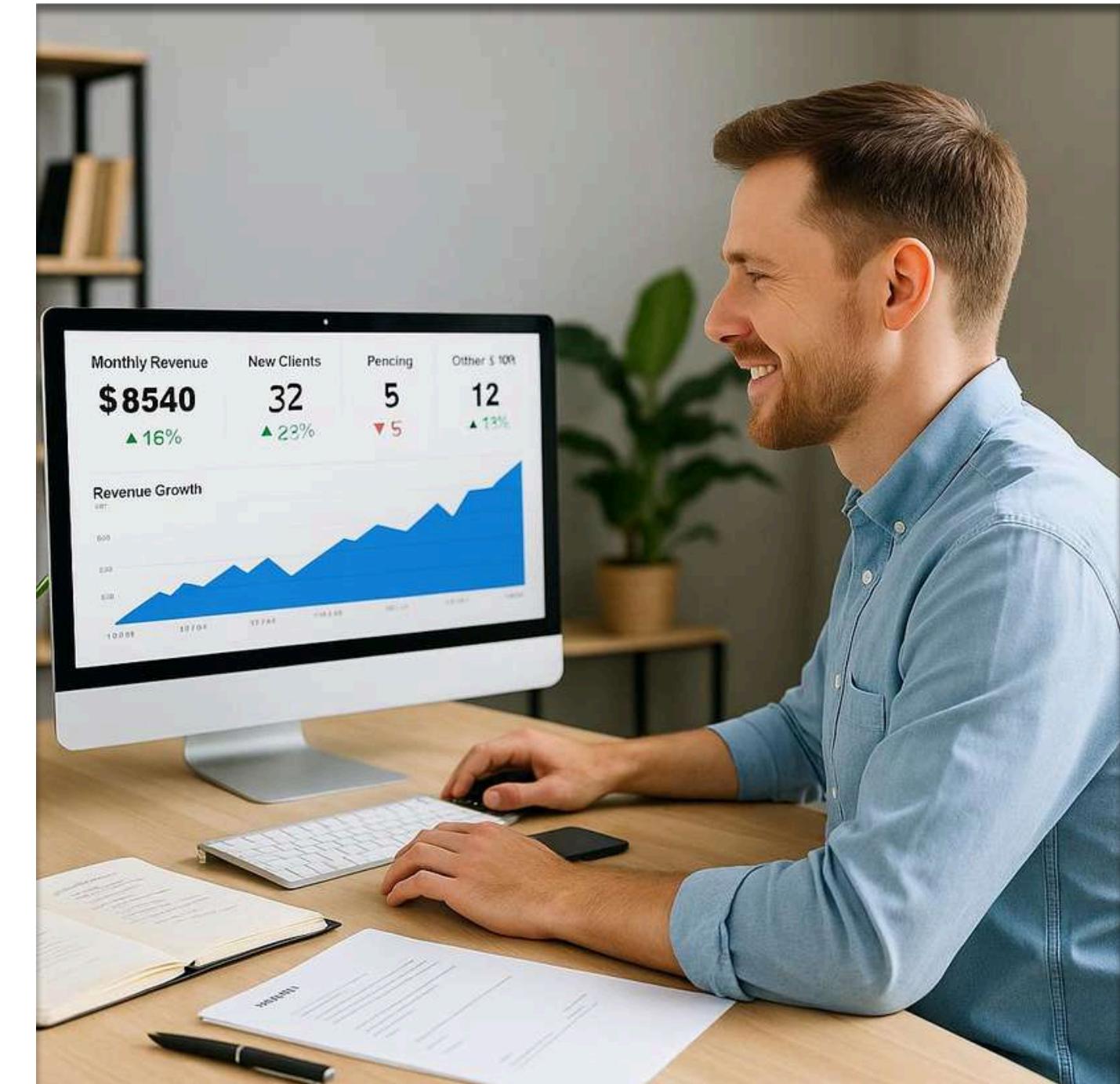
PLAN FOR GROWTH

Key Points:

Growth starts with mindset and simple tools.

Prepare your systems now for the business you want.

Let automation and delegation do the heavy lifting.



You're Ready to Grow—Now Use the Tools That Let You Scale Without Burnout

You've learned that smart growth isn't about doing more, it's about doing it better. That means simplifying your process, automating repetitive tasks, and staying organized as your client base grows.

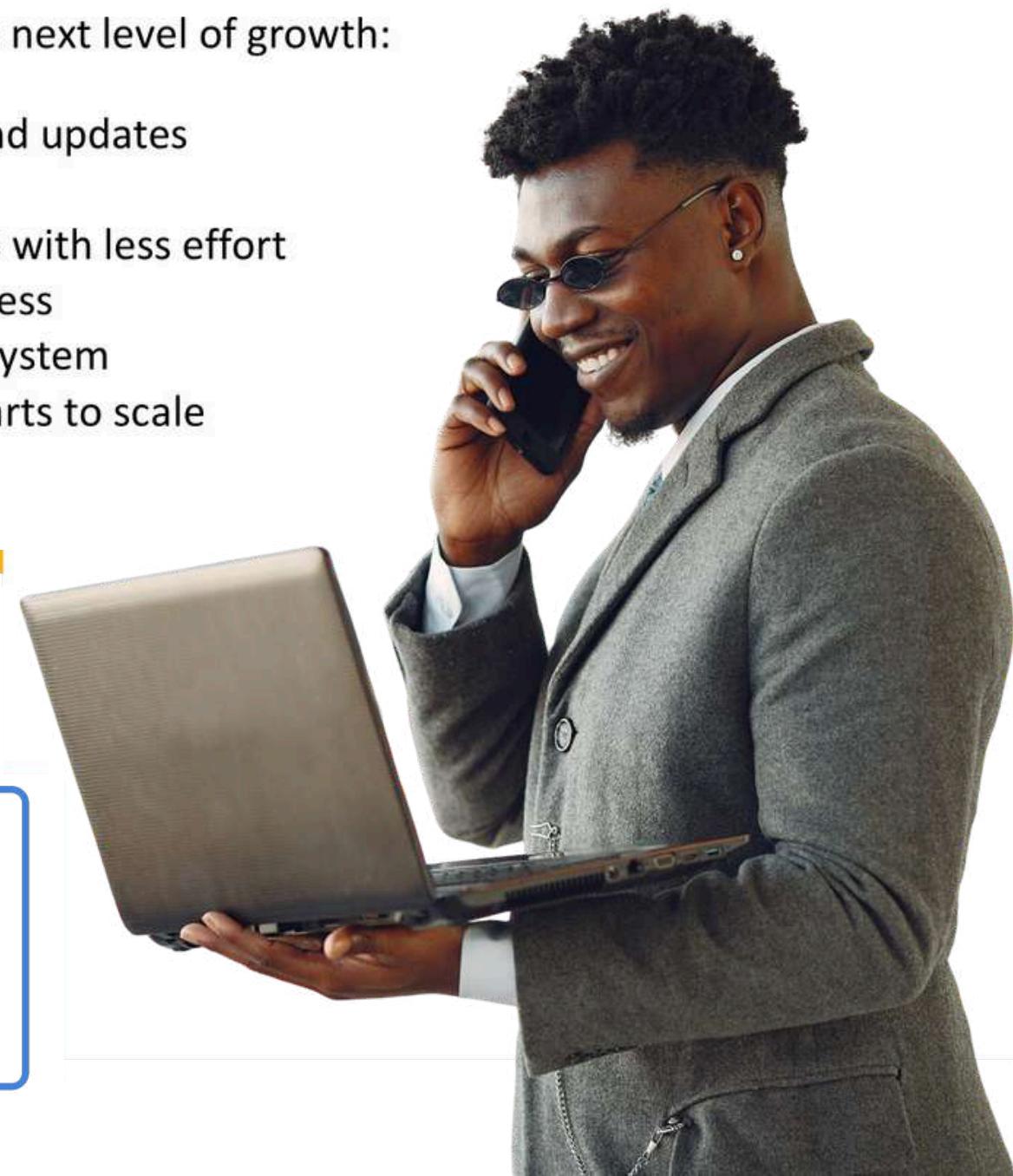
Client Dispute Manager Software is built to support you through that next level of growth:

- Automate client onboarding, welcome emails, and dispute round updates
- Use built-in templates and triggers to save hours each week
- Create workflows once and reuse them to manage more clients with less effort
- Delegate tasks to virtual assistants using secure, role-based access
- Track referrals, commissions, and partner relationships in one system
- Stay professional and consistent—even when your client list starts to scale



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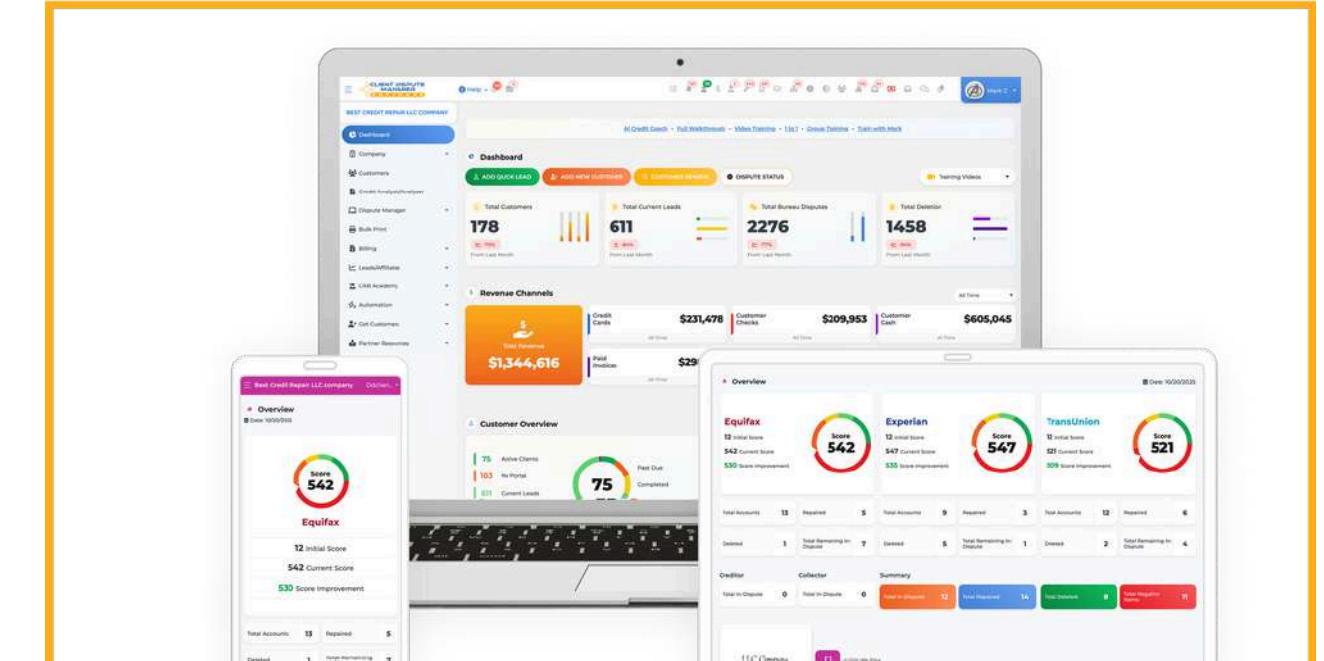


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MODULE 9 CHECKLIST

- Define your growth goal: 5 clients? 10? Full-time?
- List 3 tasks you do repeatedly — automate those.
- Create a simple client workflow on paper or in CDM.
- Set up your first automation (email, SMS, follow-up).
- Create a referral tracker and track where leads come from.
- Reach out to 1 new referral partner this week.
- Create a basic outreach script for new partners.
- Set a reminder to review your systems monthly.



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MODULE 10



YOUR NEXT STEP

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SOFTWARE

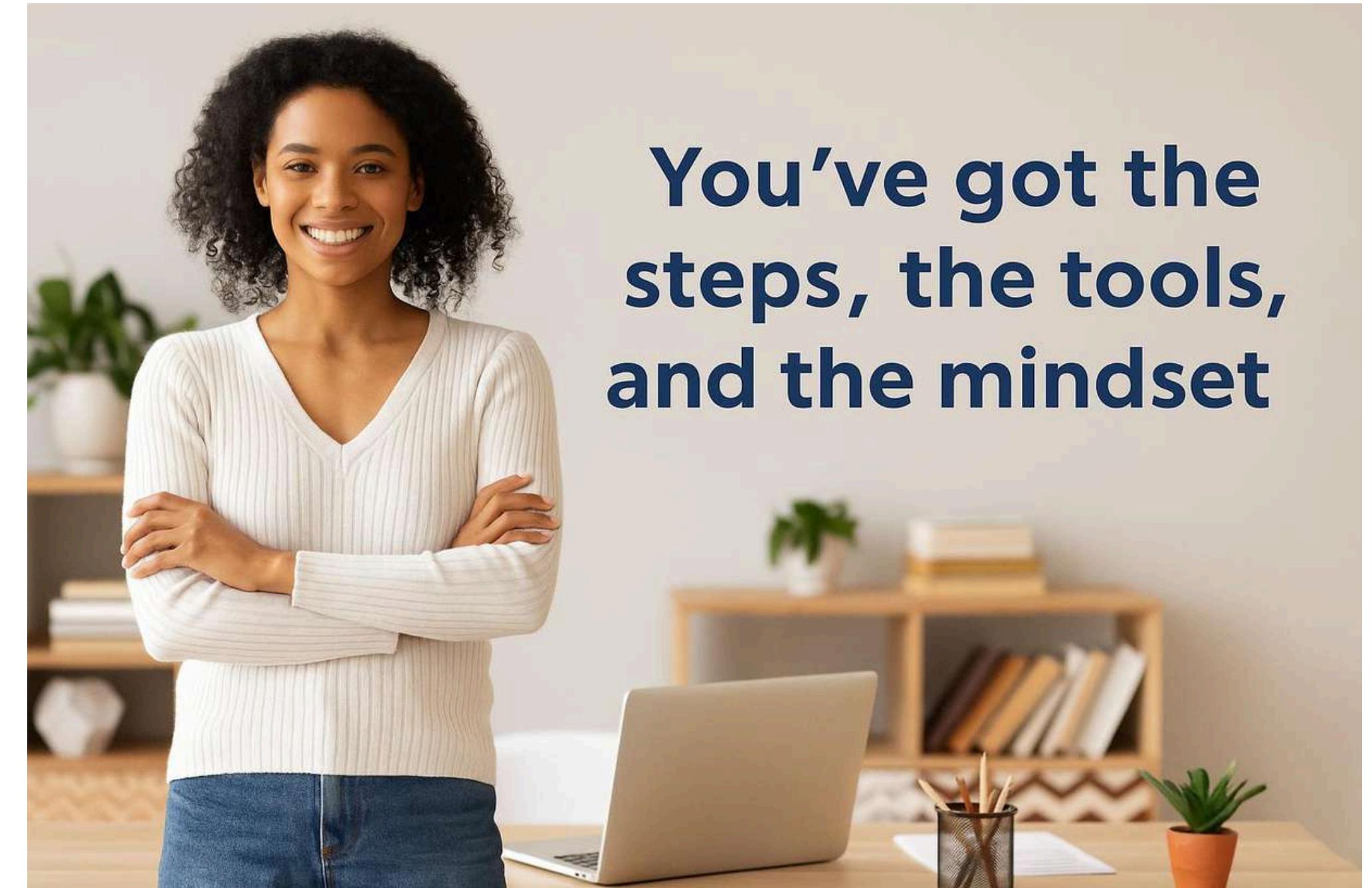
IT'S TIME TO LAUNCH

Key Points:

You've completed the 10-module training.

Knowledge means nothing without action.

This is your week to start.



You've got the
steps, the tools,
and the mindset

THE 7-DAY LAUNCH PLAN



Key Points:

Take one step each day.

Complete the basics by the end of the week.

Use the checklist to stay focused.

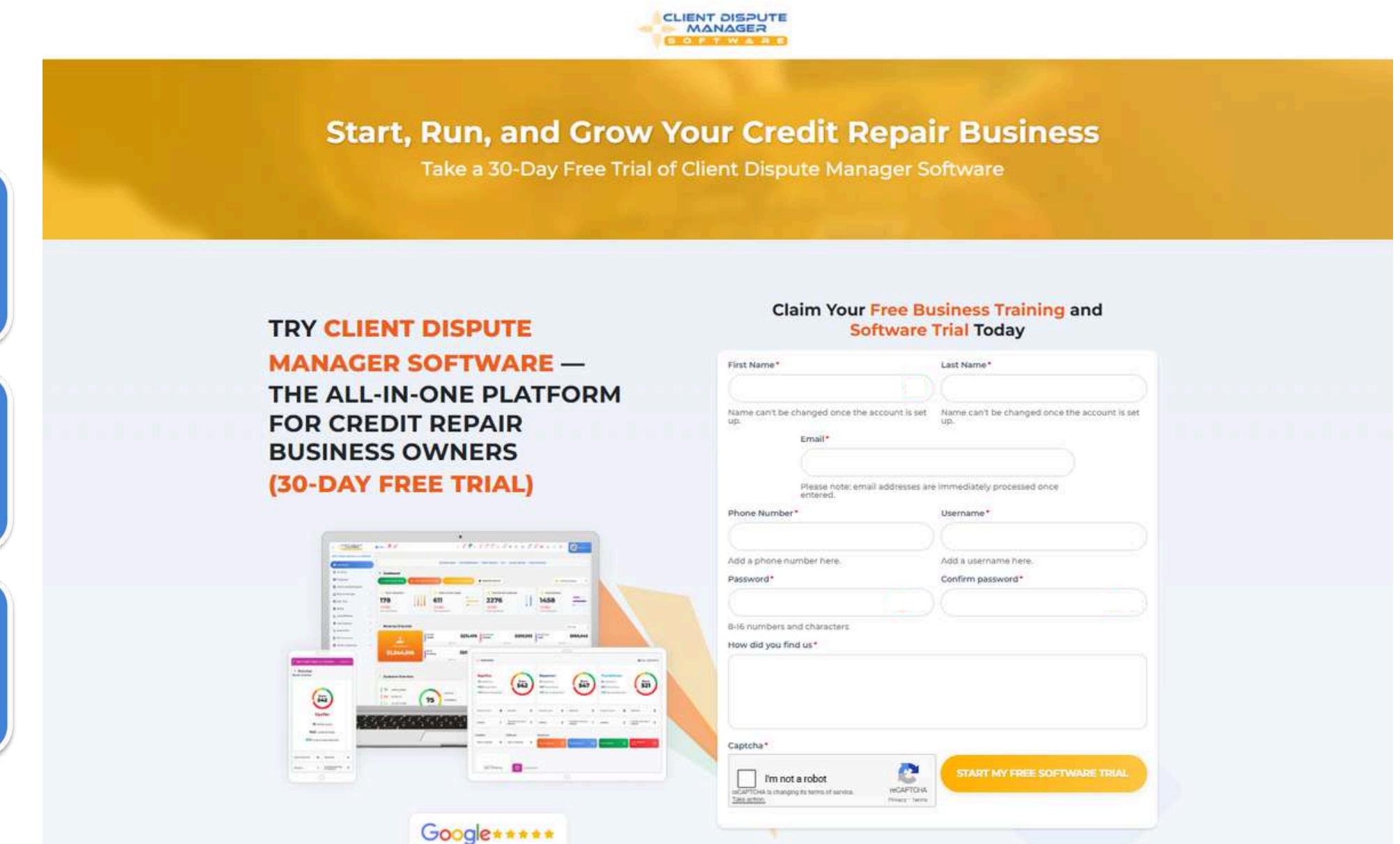
USE THE CDM FREE TRIAL TO LAUNCH

Key Points:

CDM supports every step of your 7-day plan.

Software includes letters, portal, workflows.

Trial = real-time practice.



YOUR MINDSET IS YOUR BUSINESS



Key Points:

Most people stop at information.

You already have more than most people.

Action = results.

Key Points:

You finished the course.

You have the tools.

This is your moment.



You've Completed the Training—Now Launch with the Tools That Make It Real

You've done more than just watch a course. You now have the knowledge, the roadmap, and the mindset to build a real credit repair business that helps real people. But success starts with action.

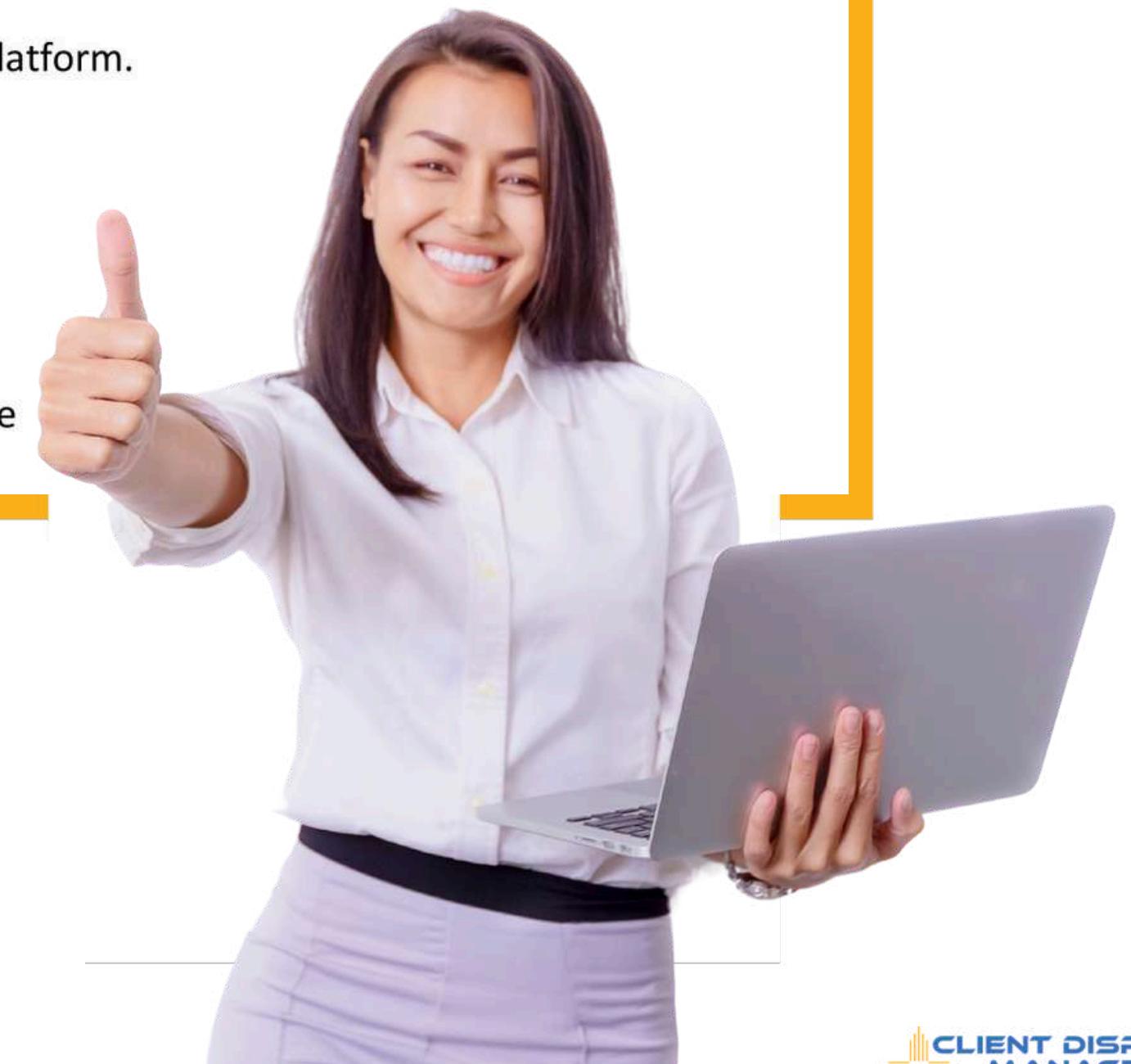
Client Dispute Manager Software is your next step—and your all-in-one launch platform.

- Use the 7-day launch plan outlined in this module inside the software
- Practice onboarding with lead capture forms and client intake tools
- Review credit reports with the built-in analyzer
- Send your first letter using pre-written, customizable templates
- Track client progress and manage updates through secure client portals
- Automate your workflow so you stay consistent and confident from day one



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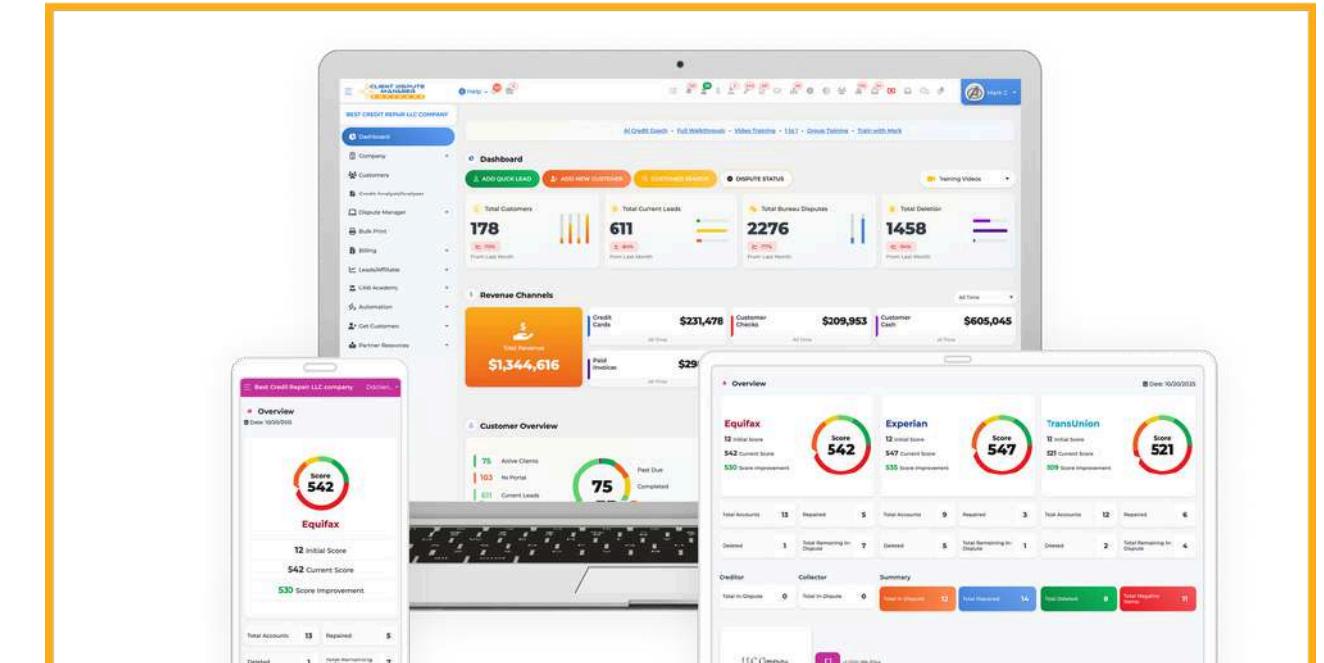


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MODULE 10 CHECKLIST

- Day 1: Finalize your business name and apply for EIN.
- Day 2: Register your LLC online.
- Day 3: Open a business bank account and set up business email.
- Day 4: Review a credit report and identify dispute items.
- Day 5: Practice onboarding a test client or friend.
- Day 6: Set your pricing and draft your welcome message.
- Day 7: Activate your CDM free trial and send your first dispute.



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YOUR NEXT STEP

Your Next Step Starts Now



Use What You Learned

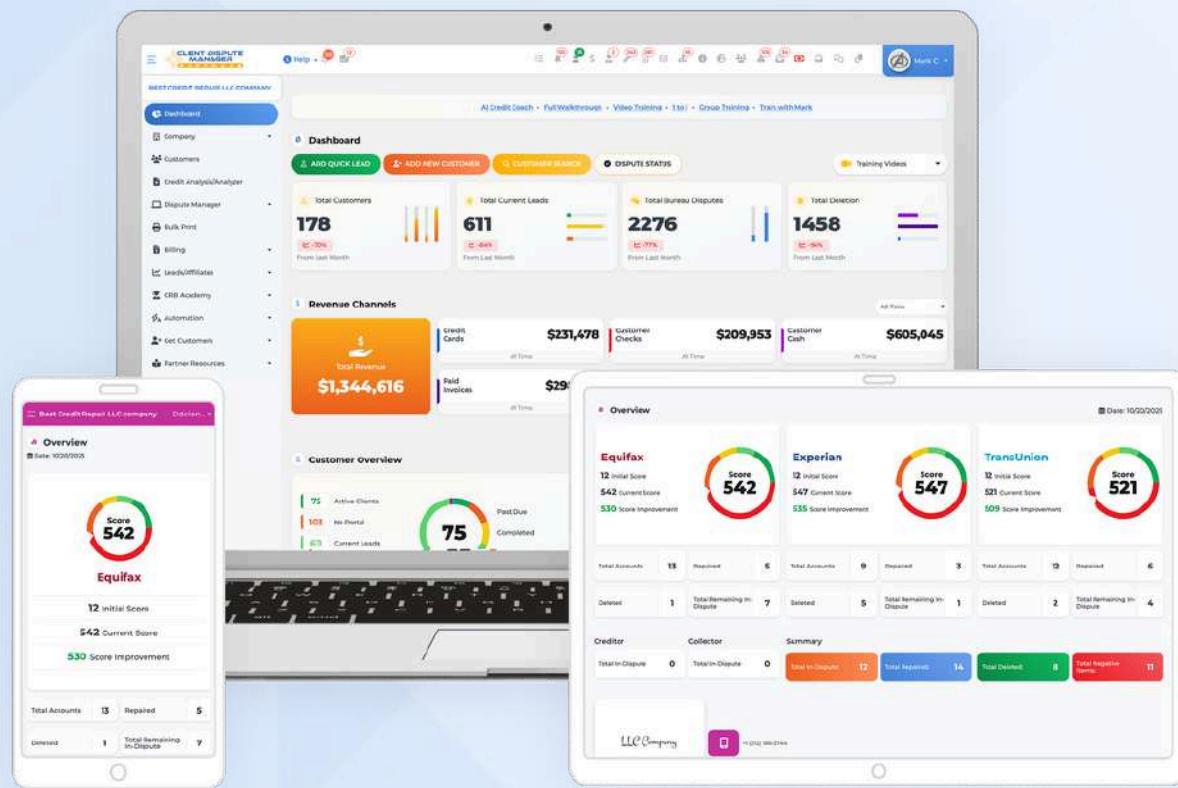
You've completed the course—now apply the tools, checklists, and insights to real situations. Don't let momentum fade.

Choose Your Path

Whether you're just learning, helping a friend, or ready to launch your business—take the step that fits you.

Take Action with Support

Try the Client Dispute Manager Software free—built for beginners, with automation, templates, and guidance.



**CLICK HERE
TO SIGN UP**

**REGISTER
NOW** **FREE 30-DAY TRIAL**

MORE RESOURCES WHEN YOU SIGN UP FOR THE FREE TRIAL

- ★ **Credit Repair Industry Guide:** Explore general strategies in the credit industry. (For informational purposes only.)
- ★ **Dispute Templates:** Access additional dispute templates to help you get started. (Customization may be necessary.)
- ★ **Legal Resource Library:** Learn about compliance essentials, including federal and state regulations.
- ★ **CROA Overview:** Understand the Credit Repair Organization Act—what it allows and prohibits.
- ★ **State Law Insights:** Review laws and regulations specific to your state.
- ★ **Organized Checklist:** Use our checklist to streamline the process of managing your credit business.



**NO CREDIT CARD REQUIRED.
NO COMMITMENTS.**