KING CREDIT SOLUTIONS
A BRAND/DIVISION OF KING TAX SOLUTIONS LLC

Credit Strategy Review Call Script

Credit Analysis Walkthrough + Plan Recommendation Guide

Use this guide to lead a clear, fair, and professional consultation after reviewing the client's 3Scores credit report and Credit Road Map.

Client-Facing Tone: Fresh start, education, clarity, and realistic expectations.

Do not guarantee deletions, score increases, approvals, or specific timelines.
Plan pricing is discussed after the file review. Full-service payments are tied to completed service phases.

How to Use This Script

This script is designed for the Credit Strategy Review after the client has completed the portal intake, activated 3Scores monitoring, and received or reviewed their Credit Road Map. Use it to walk through the client's credit analysis, explain what is hurting their profile, and lead them into the best-fit option: DIY Software + Training, Basic Full-Service Credit Repair, or the Fresh Start Premium Credit Program.

Core Positioning

This is not about judging the client's past. The goal is to help them understand what happened, work toward cleaning up what may be eligible, and move forward with a fresh start and better credit habits.

Public Pricing Position

Only the $99 Credit Strategy Review fee should be publicly disclosed before the call. Pricing for DIY Software + Training, Basic Full-Service Credit Repair, and the Fresh Start Premium Credit Program is discussed during the Strategy Review after the 3Scores report and Credit Road Map have been reviewed.

Suggested 30-45 Minute Call Flow

Section	Suggested Time
Welcome + expectations	3-5 minutes
Client goal	3-5 minutes
Scores + score factors	7-10 minutes
Negative item review	10-15 minutes
Timeline + responsibilities	5 minutes
Plan recommendation	7-10 minutes
Questions + close	5 minutes

1. Opening the Call

You say: "Hi, this is Decoria with King Credit Solutions. Thank you again for completing your credit monitoring and allowing us to review your 3-bureau credit report. Today's call is your Credit Strategy Review. The purpose of this call is to go over what is currently showing on your credit report, explain what may be impacting your score, answer your questions, and help you choose the best next step - whether that is our DIY Software + Training option or one of our full-service credit repair programs."

You say: "Before we get started, I want to be clear that credit repair is a process. We cannot guarantee deletions, score increases, approvals, or a specific timeline. What we can do is review your file, identify questionable, inaccurate, incomplete, outdated, or inconsistent information, and create a strategy based on what is actually reporting."

You say: "Does that make sense before we go into your report?"

Pause and let them respond.

2. Set Expectations for the Call

You say: "During this call, I'm going to walk you through five main areas:"

- Your current credit scores
- The main factors affecting your score
- The negative items or concerns we found
- What you can do personally to support a fresh start
- Which plan makes the most sense based on your goals and how much support you want

You say: "This is not about judging your past. A lot of people go through financial setbacks - job changes, health issues, family emergencies, missed payments, collections, repossessions, high balances, or just not being taught how credit really works. The goal is to help you understand what happened, work toward cleaning up what may be eligible, and move forward with better credit habits."

3. Confirm Their Goal

Before reviewing the report, ask what they want credit repair for.

You say: "Before I go line by line, I want to understand your main goal. What are you trying to accomplish with your credit right now?"

Common client answers:

- Buy a home
- Get approved for a car
- Rent an apartment
- Qualify for business funding
- Get better interest rates
- Clean up old mistakes
- Rebuild after hardship
- Stop being embarrassed by credit

You say: "Okay, that helps me look at your report with the right goal in mind. Since your goal is [repeat their goal], we want to focus on the items that are most likely affecting approvals, score strength, and lender confidence."

4. Review Current Scores

You say: "Let's start with your current scores. According to your 3Scores report, your scores are: Equifax: [score], TransUnion: [score], Experian: [score]."

You say: "Your middle score is currently [middle score]. The reason I point that out is because many lenders, especially mortgage lenders, often look closely at the middle score when making decisions."

You say: "Right now, this puts you in the [poor/fair/good/etc.] range. That does not mean you are stuck there. It just tells us where we are starting."

You say: "The good news is, your report gives us a roadmap. We can see what is helping you, what is hurting you, and what needs to be handled first."

5. Explain the Five Credit Score Factors

You say: "Credit scores are usually influenced by five major areas. I want to explain these because credit repair is not just about disputes. It is also about knowing what behaviors help or hurt your score moving forward."

Payment History

You say: "Payment history is the biggest factor. This includes missed payments, collections, charge-offs, repossessions, bankruptcies, and other derogatory reporting. If there are late payments or negative accounts reporting, that can have a major impact."

You say: "For your report, I see [number] derogatory accounts, [number] collections, and [number] public records, if applicable."

You say: "Those are the items we would review to determine what may be inaccurate, incomplete, questionable, outdated, duplicated, or reporting inconsistently across the bureaus."

Credit Usage

You say: "Credit usage is your credit card utilization. Ideally, you want to keep balances low compared to your limits. High utilization can bring scores down even if you are making payments on time."

You say: "Your current utilization is about [percentage]%. A major part of your fresh start may be bringing that utilization down, avoiding new high balances, and using credit more strategically."

Age of Credit

You say: "Credit age looks at how long your accounts have been open. Older positive accounts can help. New accounts can sometimes lower your average age temporarily."

You say: "Your average age of open accounts is about [age]. I would not recommend opening or closing anything without a strategy because that can affect your score differently depending on your goal."

Credit Mix

You say: "Credit mix looks at whether you have different types of credit, such as revolving accounts, installment loans, auto loans, student loans, or a mortgage. We do not open new accounts just to chase points, but we do look at whether your credit profile is thin or missing positive reporting."

Inquiries

You say: "Inquiries happen when you apply for credit. Too many recent inquiries can make lenders nervous, especially if they are not connected to open accounts."

You say: "Your report shows [number] inquiries total, with [number] in the last six months. We would review which ones appear tied to accounts and which ones may need to be validated."

6. Transition Into the Credit Analysis

You say: "Now that you understand the scoring factors, let's talk about what we actually found on your report."

You say: "This is where we separate things into categories: what may be eligible to challenge, what needs documentation, what may need a different strategy, and what you personally need to avoid while the process is active."

7. Review Negative Items

You say: "Here are the main negative items we found on your report."

Collections

You say: "I see [number] collection accounts. Collections can be damaging even if the balance is small or even if the account is paid. We would review whether the collection is reporting correctly, whether the dates are accurate, whether the balance is consistent, and whether the collector can properly validate the account."

You say: "Do not call collectors, admit ownership, or make payment arrangements without us discussing the strategy first. Sometimes paying something the wrong way can update reporting or fail to help your score the way you expected."

Charge-Offs

You say: "I see [number] charge-off accounts. Charge-offs are serious because they show the original creditor wrote the account off as a loss. We look at whether the account is reporting accurately across all bureaus, whether the balance is correct, whether the dates match, whether the payment history is accurate, and whether there are inconsistencies we can challenge."

Late Payments

You say: "I see [number] late payment issues. Recent late payments can hurt more than older ones. We look at whether the late payments are accurate, whether they are reporting consistently, and whether goodwill or dispute strategy may apply depending on the situation."

Repossessions / Auto Loans

You say: "I see [repo/auto loan issue if applicable]. With repossessions, we review the reporting very carefully because there may be issues with balance, dates, charge-off status, collection transfer, deficiency balance, or duplicate reporting."

Medical Collections

You say: "I see [number] medical collections. Medical collections may need a slightly different review because reporting rules and paid medical collection treatment may differ from other types of debt."

Bankruptcy / Public Records

You say: "I see [bankruptcy/public record if applicable]. This does not mean there is nothing we can do, but we have to be realistic. We review how it is reporting, whether related accounts are reporting correctly, and whether anything is outdated, duplicated, or inconsistent."

Personal Information

You say: "I also review names, addresses, employers, and personal information because incorrect personal information can sometimes be connected to old accounts, mixed files, or reporting issues."

8. Explain What Makes an Item Eligible for Dispute

You say: "Not every negative item can or should be disputed the same way. We are looking for information that may be inaccurate, incomplete, outdated, unverifiable, duplicated, inconsistent, or questionable."

You say: "An account may be reporting one balance on Equifax and another on Experian. A date may not match. A payment history may be missing or inconsistent. A collection may not validate properly. A charge-off may be updating in a way that needs review. Those are the types of issues we look for."

You say: "We do not dispute accurate and verified information just for the sake of disputing. The goal is to use a structured and fair process."

9. Explain the 30-45 Day Timeline

You say: "Credit repair is not instant. Most dispute responses take about 30-45 days because credit bureaus and furnishers need time to investigate and respond."

You say: "After a round goes out, we wait for responses. Once the responses come in, they need to be uploaded to the portal. Then we review what changed, what was verified, what was deleted, what was updated, and what the next best move should be."

You say: "So when we say ongoing rounds or multiple rounds, that does not mean daily disputes. It usually means a structured process every 30-45 days when appropriate, based on the updated report and bureau responses."

10. Explain the Client's Responsibility

You say: "For this process to work, you also have responsibilities."

During the process, clients should:

- Keep all current accounts paid on time
- Avoid new collections
- Avoid unnecessary credit applications
- Keep credit monitoring active
- Upload bureau response letters when they receive them
- Communicate if anything changes
- Avoid making payment arrangements or admitting debt without a strategy
- Follow the credit-building recommendations discussed

You say: "The goal is not just to clean up the past. The goal is to help you get a fresh start and learn how to avoid repeating the same credit mistakes moving forward."

11. Explain Why Monitoring Is Required

You say: "3Scores monitoring is required because we need access to all three bureaus. Credit Karma is not enough because it does not show all three bureaus the same way, and the scores are not always the same scores lenders use."

You say: "Monitoring allows us to review your current credit profile, track updates, compare bureau changes, and know when strategy needs to change."

You say: "Monitoring is billed separately by the monitoring provider. It is not a credit repair fee paid to King Credit Solutions."

12. Summarize Their File

You say: "Based on what I see, your main credit concerns are:"

- [Concern #1]

- [Concern #2]
- [Concern #3]
- [Concern #4]

You say: "Your strongest opportunities are:"

- [Opportunity #1]
- [Opportunity #2]
- [Opportunity #3]

You say: "For your goal of [client goal], I would prioritize [priority action] first because that is most likely to affect how lenders or creditors view your profile."

13. Transition Into Plan Options

You say: "Now that we have gone through your report, there are two ways you can move forward. You can either take the DIY route, where we give you access to the software, training, and structure so you can work through your own file, or you can choose full-service support, where King Credit Solutions handles the repair process for you through the eligible service phases."

You say: "The best option depends on your comfort level, your timeline, your file complexity, and whether you want to do the work yourself or have us manage it for you."

You say: "Because plan recommendations depend on what we found in your report, DIY, Basic Full-Service, and Fresh Start Premium pricing is discussed during this review after the credit analysis is explained. The $99 Credit Strategy Review fee may be credited toward an eligible program if the client enrolls within 7 calendar days of the completed review."

14. Present Plan 1: DIY Software + Training

You say: "The first option is the DIY Software + Training Program."

You say: "This is best if you are comfortable logging into the software, going through training, reviewing your own file, and taking action with guidance. It gives you tools and structure, but it does not include us performing full-service credit repair on your behalf."

DIY is a good fit if the client:

- Wants a lower-cost option
- Is comfortable learning
- Can follow step-by-step instructions
- Wants control over the process
- Does not mind doing the work themselves

DIY may not be the best fit if the file is complex, the timeline is urgent, or the client will not consistently follow through.

You say: "Pricing and payment options for DIY Software + Training are discussed during the Strategy Review after we review your credit file and goals. If eligible, the $99 Strategy Review credit may be applied toward your selected DIY program if you enroll within 7 calendar days."

You say: "Does the DIY route sound like something you would realistically follow through with, or do you feel like you would rather have the process handled for you?"

15. Present Plan 2: Basic Full-Service Credit Repair

You say: "The second option is the Basic Full-Service Credit Repair Program."

You say: "This is best for lighter to moderate credit profiles where the client wants professional help, but the file may not need the highest level of ongoing support."

You say: "This plan includes up to 6 eligible dispute rounds. New rounds are generally prepared every 30-45 days when applicable, based on bureau responses, updated report data, documentation, and the next best strategy."

You say: "This does not mean we dispute anything and everything. It means we review what is eligible and strategically appropriate."

You say: "Pricing and in-house payment options are discussed during the Strategy Review after your credit file has been reviewed. Full-service credit repair payments are billed only after the applicable service phase has been completed."

You say: "For full-service plans, any eligible $99 Strategy Review credit is applied to an eligible post-service phase payment after the applicable service phase has been completed."

You say: "I would recommend Basic Full Service if you want us to handle the process but your report is not extremely heavy or complex."

16. Present Plan 3: Fresh Start Premium Credit Program

You say: "The third option is the Fresh Start Premium Credit Program."

You say: "This is our highest level of full-service support. It is best for clients who have more than just one or two issues, or clients who want a stronger level of support while they work toward a fresh start."

You say: "This plan is designed for clients dealing with situations such as collections, charge-offs, late payments, repossessions, medical collections, high utilization, past financial mistakes, or confusing credit reporting."

You say: "It includes ongoing eligible dispute rounds during the active program period. That means we continue reviewing updated reports, bureau responses, and eligible dispute opportunities throughout the service term."

You say: "New rounds are generally prepared every 30-45 days when appropriate. This does not mean unlimited daily disputes, duplicate disputes, frivolous disputes, or disputes on accurate and verified information."

You say: "Pricing, paid-in-full options, Afterpay/Klarna availability, and eligible in-house payment options are discussed during the Strategy Review after your file is reviewed."

You say: "Based on what I see in your file, this may be the strongest option if you want the process handled for you and you want ongoing support through the active program period."

17. Recommendation Language Based on File Type

If the file is light

You say: "Your file looks lighter to moderate. I do not think you necessarily need the highest level of support unless you simply want more hands-on help. You could do well with either DIY if you are disciplined, or Basic Full Service if you want us to handle it."

If the file is moderate

You say: "Your file has several areas that need attention, but it is not impossible. Because there are multiple items and we need to watch how the bureaus respond, I would lean toward Basic Full Service or Fresh Start Premium depending on how hands-on you want us to be."

If the file is heavy or complex

You say: "Your file has multiple layers, so I would not recommend trying to guess your way through this. You have [collections/charge-offs/repo/late payments/high utilization/etc.], and the strategy may need to change as responses come in. For that reason, I would recommend the Fresh Start Premium Credit Program."

If they are mortgage-focused or urgent

You say: "Because your goal is tied to a mortgage or a time-sensitive approval, I would not recommend random DIY disputes or guessing. The focus needs to be strategy, documentation, timing, and avoiding anything that could make the file worse. I would recommend full-service support, and if your file has multiple issues, the Fresh Start Premium option makes the most sense."

18. Handling Common Objections

Can I just do it myself for free?

You say: "You can dispute on your own, but the risk is not knowing what to dispute, how to word it, what order to work in, or what to do when the bureau verifies the account. Free software or free disputes may sound good, but the strategy is what matters. Our DIY option is for people who want structure, training, and tools instead of guessing."

Why do I need monitoring?

You say: "Because we need all three bureaus and we need to track changes. Credit repair depends on current reporting. Without monitoring, we cannot accurately compare what changed, what stayed, what was verified, and what should happen next."

How fast will my score go up?

You say: "I cannot guarantee a score increase or timeline. Some people see changes after the first 30-45 days, and some files take several months. It depends on what is reporting, how the bureaus respond, what gets updated or removed, your balances, payment history, and whether anything new negative happens during the process."

Will everything be deleted?

You say: "No company can legally promise that everything will be deleted. Accurate and verified information may remain. Our job is to review the report, challenge questionable or inaccurate information, and help you move forward with a stronger credit strategy."

What if I cannot afford full service?

You say: "That is exactly why we offer the DIY Software + Training option. It gives you a lower-cost way to take action with structure. You would be doing the work yourself, but you are not starting from scratch."

Can I start full service later?

You say: "Yes. Some clients start with DIY and later upgrade if they realize they want more help. The important thing is choosing the option you will actually follow through with."

19. Closing the Call

You say: "Based on your report and your goal of [goal], my professional recommendation would be [recommended plan]."

You say: "The reason I recommend that option is because [specific reason based on file]."

You say: "Which direction feels like the better fit for you - DIY Software + Training, Basic Full Service, or the Fresh Start Premium Program?"

Pause. If they choose a plan:

You say: "Perfect. I'll walk you through the next step. You'll complete the package selection through the portal, make sure your 3Scores monitoring stays active, and continue uploading any bureau letters or updates you receive."

20. Final Compliance Statement Before Ending

You say: "Before we finish, I want to remind you again that credit repair is a process. We do not guarantee deletions, score increases, approvals, or a specific timeline. Your results will depend on your credit file, bureau and furnisher responses, your documentation, and your participation."
You say: "The goal is to help you work toward a fresh start, understand what happened in the past, and build better habits so you can move forward with more confidence."

Plan Options Summary

Plan	Best For	Pricing / Payment Discussion
Credit Strategy Review	Clients who need clarity first	$99 one-time. Eligible 7-calendar-day credit toward select programs.
DIY Software + Training	Clients who want guided DIY tools and education	Discussed during Strategy Review after the credit file is reviewed.
Basic Full-Service Credit Repair	Lighter to moderate credit profiles	Discussed during Strategy Review. Full-service payments are tied to completed service phases.
Fresh Start Premium Credit Program	Clients who want the highest level of ongoing full-service support	Discussed during Strategy Review. Paid-in-full, Afterpay/Klarna, and eligible in-house options may be reviewed.

Strategy Review Credit Policy

The $99 Credit Strategy Review fee covers the completed review of the client's 3-bureau credit report, score factors, negative item overview, and recommended next steps. If the client enrolls in DIY Software + Training, Basic Full-Service Credit Repair, or the Fresh Start Premium Credit Program within 7 calendar days of the completed review, the $99 review fee may be credited toward the selected program.

The Strategy Review fee is not automatically refundable and cannot be applied to third-party credit monitoring, mailing fees, credit reports, missed appointment fees, or services provided by another company. For full-service credit repair plans, any Strategy Review credit is applied to an eligible post-service phase payment after the applicable service phase has been completed.

Recommended Closing Line

"Your past credit situation does not have to define your next chapter. The goal is not just to dispute items - it is to help you understand your credit, clean up what may be eligible, and move forward with a fresh start and better habits."

After-Call Follow-Up Email

Subject: Your Credit Strategy Review Next Steps

Hi [Client Name],

Thank you for completing your Credit Strategy Review with King Credit Solutions.

Based on today's review, we discussed your current credit scores, key score factors, negative items reporting, credit usage, inquiries, and the next best steps for your file.

Your recommended next step is: [Recommended Plan]

As discussed, credit repair is a process. New dispute rounds are generally prepared every 30-45 days when applicable, based on credit bureau responses, updated report data, documentation, and the next best strategy for your file. Results are not guaranteed, and accurate or verified information may remain.

Please make sure you:

- Keep your 3Scores monitoring active
- Upload any bureau response letters to your portal
- Keep all current accounts paid on time
- Avoid unnecessary credit applications
- Contact us before making payment arrangements on collection accounts

Plan pricing and payment options are discussed during the Strategy Review after the client's file is reviewed. If you enroll within 7 calendar days, your $99 Strategy Review fee may be credited toward an eligible selected program.

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