

The 90-Day Credit Rebuilding Toolkit

Your complete action plan for working with a nonprofit credit counselor and rebuilding your credit from the ground up.

FREE

PRINTABLE

NO SIGN-UP

8 PAGES

How to Use This Toolkit

Print this toolkit and fill it out by hand as you work through your credit rebuilding journey.

- **Pages 2–3:** Prepare for your free credit counseling session
- **Page 4:** Track your Debt Management Plan month by month
- **Page 5:** Compare paid budgeting tools to find the right fit
- **Pages 6–7:** Follow the 90-day credit rebuilding roadmap

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Counselor Prep Worksheet

Financial snapshot + debt list + key questions to ask before your first session

02

DMP Tracker

12-month payment tracker with milestone markers for your Debt Management Plan

03

Budgeting Tools Comparison

YNAB vs Quicken Simplifi vs Tiller — choose the right paid tool for your style

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90-Day Roadmap

Week-by-week action items and a credit score tracking grid to measure progress

 Part 1 · Counselor Prep Worksheet

Fill this out **before** your first call with an NFCC or FCAA nonprofit credit counselor. Having this info ready will make your session much more productive.

Your Contact & Appointment Information

YOUR NAME	DATE OF SESSION
_____	_____
AGENCY NAME	COUNSELOR NAME
_____	_____
APPOINTMENT DATE & TIME	PHONE / VIDEO / IN-PERSON?
_____	_____

Your Monthly Financial Snapshot

Category	Monthly Amount
Monthly Take-Home Income (after taxes)	\$ _____
Rent / Mortgage	\$ _____
Utilities (electric, water, gas)	\$ _____
Phone & Internet	\$ _____
Transportation (gas, insurance, public transit)	\$ _____
Groceries & Household Essentials	\$ _____
Health & Auto Insurance	\$ _____
Childcare / Tuition	\$ _____
Minimum Debt Payments (all accounts combined)	\$ _____
Other Essential Expenses	\$ _____
TOTAL MONTHLY EXPENSES (add all rows above)	\$ _____
Monthly Take-Home Income	\$ _____
minus Total Monthly Expenses	- \$ _____
= MONTHLY LEFTOVER (available for debt & savings)	\$ _____

 **Tip: Pull these documents before your call**

- Last 2 pay stubs (or proof of income)
- Most recent credit card & loan statements
- Last 3 months of bank statements

- Any collection or debt notices you've received

 Part 1 · Counselor Prep Worksheet — continued

List All Your Debts

#	Creditor / Lender Name	Current Balance	Interest Rate	Minimum Payment	Status
1		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
2		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
3		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
4		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
5		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
6		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
7		\$ _____	_____ %	\$ _____	<input type="checkbox"/> Current <input type="checkbox"/> Late
TOTALS		\$ _____	—	\$ _____	—

Questions to Ask Your Credit Counselor

Check each box after you ask the question and write down the answer.

- What is the **total cost** of the Debt Management Plan? (Setup fee + monthly fee × number of months)

- Can the setup fee be **waived or reduced** based on my income?

- What **interest rates** will my creditors reduce to once I'm on the DMP?

- Which of my debts will and **won't** be included in the DMP?

- How **long** will the DMP take to complete at the proposed payment amount?

- What happens if I **miss a payment**? Is there a grace period?

- Will my accounts be **closed**? How will this affect my credit score and utilization?

- Do you report my on-time DMP payments to the **credit bureaus**?

- What ongoing **support** do you offer during and after the DMP?

- Are you **accredited** by the NFCC or FCAA? (Verify this — avoid scams)

Part 2 · Debt Management Plan Tracker

If you enroll in a DMP, use this tracker to monitor your monthly payments and watch your balance shrink.

DMP Start Date: _____ Monthly Payment: \$ _____ Total Months: _____
 Projected Completion: _____

Month	Payment Sent	Date Confirmed	Balance Remaining	<input type="checkbox"/> Yes <input type="checkbox"/> No — Rate Confirmed: _____%	Notes
Month 1	\$ _____	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Rate: _____%	
Month 2	\$ _____	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Rate: _____%	
Month 3	\$ _____	_____	\$ _____	—	🎯 3-Month Mark
Month 4	\$ _____	_____	\$ _____	—	
Month 5	\$ _____	_____	\$ _____	—	
Month 6	\$ _____	_____	\$ _____	—	🎯 6-Month Mark
Month 7	\$ _____	_____	\$ _____	—	
Month 8	\$ _____	_____	\$ _____	—	
Month 9	\$ _____	_____	\$ _____	—	🎯 9-Month Mark
Month 10	\$ _____	_____	\$ _____	—	
Month 11	\$ _____	_____	\$ _____	—	
Month 12	\$ _____	_____	\$ _____	—	🎯 1-Year Mark!

 Staying on Track — What to Know

- **Do not miss a payment.** Most creditors will cancel your reduced interest rate if you miss even one payment on the DMP.
- **Keep one card for emergencies** (outside the DMP) with a low limit — ask your counselor which accounts to exclude.
- **Set up autopay** through your agency's portal if available to avoid missing a month.

- **Request annual statements** from each creditor to verify balances are decreasing correctly.

⚡ Part 3 · Paid Budgeting Tools Comparison

Use this chart to decide which paid budgeting tool fits your personality and financial situation. All three offer free trials — test before you commit.

Feature	YNAB	Quicken Simplifi	Tiller Money
Best For	Breaking paycheck-to-paycheck cycles	Quick cash-flow overview	Spreadsheet power users
Pricing	\$14.99/mo or \$99/yr	\$3.99/mo (~\$47.88/yr)	\$79/yr
Free Trial	34 days	30 days	30 days
Budget Method	Zero-based budgeting — give every dollar a job	Spending plan + projections	Custom spreadsheet (Google Sheets or Excel)
Mobile App	✔ Excellent	✔ Good	⚠ Companion app only
Goal Tracking	✔ Yes	✔ Yes	✔ Custom
Debt Payoff Tools	✔ Built-in	⚠ Basic	✔ Template-based
Bank Sync	✔ Auto-sync	✔ Auto-sync	✔ Auto-sync
Learning Curve	Steep but rewarding	Low — easy to start	Medium — need spreadsheet comfort
Best If You...	Want a mindset shift around money	Want a quick birds-eye view	Want full control & customization

My Decision

TOOL I'M GOING TO TRY FIRST

TRIAL START DATE

WHY I CHOSE IT

TRIAL END DATE (SET A CALENDAR REMINDER!)

💰 Free Alternatives Worth Knowing

- **EveryDollar (free tier):** Zero-based budgeting, manual entry — great YNAB alternative
- **Google Sheets / Excel:** Free with templates — highly customizable if you're disciplined
- **Credit union apps:** Many offer free budgeting tools built into online banking

Part 4 · Your 90-Day Credit Rebuilding Roadmap

Work through these phases in order. Check off each task as you complete it. Small consistent actions compound into big results.

1

Days 1–30 · Foundation

Get clear on where you stand and stop the bleeding

- Pull your free credit reports from all 3 bureaus at [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Dispute any **errors or inaccurate negative items** directly with each bureau online
- Schedule your free session with an **NFCC or FCAA-accredited credit counselor** ([nfcc.org](https://www.nfcc.org))
- Complete your **Counselor Prep Worksheet** (pages 2–3) before the appointment
- Set up **autopay for all minimum payments** to prevent further late marks
- Choose and set up your **budgeting tool** (from page 5 comparison chart)
- Record your **baseline credit score** in the tracker on page 7

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Days 31–60 · Build Positive History

Start creating new on-time payment records

- If approved for DMP: **make your first payment on time** and log it on page 4
- Apply for a **secured credit card** (Capital One, Discover, or your local credit union)
- Use secured card for **one small recurring bill** (e.g. Netflix, a gas fill-up) each month
- Pay secured card **in full every month** before the due date — no exceptions
- Start a **small emergency fund** — even \$10–\$25/week builds a buffer fast
- Check credit score at Day 60 and **log it on page 7**

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Days 61–90 · Optimize & Review

Review progress and prepare for long-term momentum

- Review your credit report again — confirm **disputes were resolved** correctly
- Keep secured card **utilization below 10%** of the credit limit (not 30% — 10% is better)
- Consider a **credit-builder loan** from a credit union or Self.inc for an additional positive tradeline
- Ask someone with good credit to **add you as an authorized user** on their oldest card
- Review your budget: find one recurring subscription or expense to **cut or reduce**
- Check credit score at Day 90 and **log it on page 7**
- Set your **next 90-day goals** — credit score target, savings target, DMP milestones

 Credit Score Tracker

Record your score monthly. Use a free source like Credit Karma, Experian, or your bank's credit monitoring tool. Consistency beats perfection — just keep checking.

Baseline (Day 1) _____ Starting point	Day 30 _____ +/- _____	Day 60 _____ +/- _____
Day 90 _____ +/- _____	Month 4 _____ +/- _____	Month 5 _____ +/- _____
Month 6 _____ +/- _____	Month 9 _____ +/- _____	Month 12 _____ +/- _____

 Credit Score Ranges (FICO)

Range	Rating	What It Means for You
300–579	Poor	Limited options; secured cards and credit-builder loans are your tools
580–669	Fair	Some cards and loans available; rates will still be high
670–739	Good	Most mainstream products available at reasonable rates
740–799	Very Good	Strong approval odds; negotiate for better rates
800–850	Exceptional	Best rates, highest approvals — the long-term goal

My 90-Day Goals

TARGET CREDIT SCORE BY DAY 90

EMERGENCY FUND TARGET (\$)

TOTAL DEBT TO PAY OFF IN 90 DAYS

ONE FINANCIAL HABIT I'M BUILDING

 You're Already Ahead

Most people never take this step. By printing and completing this toolkit, you've already done more than the majority. Credit rebuilding takes time — but it always works if you stay consistent. One on-time payment at a time.

Find more free resources at ConfidenceBuildings.com · Emergency Borrowing Blueprint 2026 · Episode 20

Ready to Go Deeper?

This toolkit is your foundation. The full eBook takes you step-by-step through every strategy in detail — with real examples, scripts, and a complete financial recovery plan.



COMING SOON — EMERGENCY BORROWING BLUEPRINT 2026

The Complete Credit & Debt Recovery Playbook

Everything in this toolkit — expanded 10x. Includes negotiation scripts, legal protections, and a 12-month financial rebuild plan.

What's Inside the Full eBook



Emergency Borrowing Guide

Where to turn when you need cash fast — ranked by safety and cost



Creditor Negotiation Scripts

Word-for-word phone scripts to lower rates and settle debts



FDCTPA Legal Protections

Know your rights with debt collectors — stop harassment legally



12-Month Recovery Roadmap

Month-by-month milestones from financial crisis to solid footing



Credit Score Optimization

Advanced strategies to push your score past 700 faster



Bonus Worksheets & Templates

Printable tools, trackers, and budget templates included

Get notified when the full eBook launches:

ConfidenceBuildings.com/ebook

[Link will be live at publication — check back soon]

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