FREE DOWNLOAD · BUSINESS CREDIT

Everything you need to establish a fundable business credit profile — built on your EIN, not your SSN.

Business credit is built separately from your personal credit, but only if your foundation is set up correctly first. Work through this checklist in order — each step makes the next one easier to qualify for.

Step 1 — Build Your Business Foundation

- ■ **Form a formal business entity** — LLC or corporation — sole proprietorships generally can't build separate business credit.
- ■ **Obtain your EIN from the IRS** — Free directly through irs.gov — this is your business's version of an SSN.
- ■ **Open a dedicated business bank account** — Keep business and personal finances completely separate.
- ■ **Get a business phone number and listing** — A listed, 411-searchable number is required by several bureaus and vendors.
- ■ **Set up a professional business address** — Match your address exactly across every registration and application.

Step 2 — Register With the Business Credit Bureaus

- ■ **Get a D-U-N-S number from Dun & Bradstreet** — Free to obtain and required by most vendors and lenders to track your business credit file.
- ■ **Confirm your business is listed consistently everywhere** — Same legal name, address, and phone number across all registrations.
- ■ **Check your starting business credit file** — See what, if anything, is currently on file before you begin building.

Step 3 — Open Tier 1 Vendor Accounts

- ■ **Apply for 3–5 Net-30 vendor accounts to start** — Choose vendors known to report to the business credit bureaus.

- **Make an initial purchase on each account** — Some vendors only begin reporting after your first transaction.
- **Pay every invoice on time or early** — Early payment history reports even more favorably than on-time.
- **Track which vendors report and to which bureau** — Not all vendors report to all three business bureaus — know what each one covers.

Step 4 — Build and Monitor Payment History

- **Let 3–6 months of consistent payment history accumulate** — Business credit scores generally need a track record before you graduate tiers.
- **Monitor your business credit reports regularly** — Confirm your Tier 1 accounts are reporting accurately.
- **Keep utilization low on any revolving accounts** — The same discipline that helps personal credit applies here too.

Step 5 — Graduate to Tier 2 and Beyond

- **Apply for Tier 2 accounts once Tier 1 is established** — Larger vendor lines and store credit become accessible with a track record in place.
- **Explore business credit cards** — Look for cards evaluating business credit and revenue, not just personal FICO.
- **Research no-personal-guarantee card options** — Availability depends on your entity age, revenue, and existing trade lines.
- **Revisit funding options as your profile matures** — Lenders evaluating business credit, time in business, and revenue open up over time.

Level Up Remedies provides education and guidance to help you build a business credit profile. We do not guarantee approval, funding, specific credit limits, or that any account will be issued without a personal guarantee. Vendor and lender terms are set solely by those companies and are subject to change.