



Create YOUR Online Business using Free Tools and AI

A tutorial from Idea thru Development to Marketing.

This video will take you from just an idea to a full-fledged online business. It will address how to create your company, tips for your website and options on how to create your input forms along with product payment and online delivery.

But wait - there's more! We will also teach you how to produce a marketing plan for your business - and how to implement it.

You can use this template for ANY business that requires input leading up to delivering a document online.

First, I'd like to introduce myself. My name is Dawn Cassara - I am the founder of Think Large Consulting LLC (thinklargeconsulting.com) with two products - Credit Strategies Pro (creditstrategiespro.com) and MitiRisk (MitiRisk.co). I have a career in systems development for Fortune 100 to 500 companies, along with many more over the last 30 years.

When I saw what could be done with AI and the current state of no-code/low-code development tools, I started experimenting.

From what I learned, I have developed a system that I will explain and demonstrate, and that anyone can learn how to do themselves if they wish to put the time into learning something new.

You can truly create *any* “selection to online document delivery” system from what I’ll be showing you - and it’s simple, with free and very inexpensive ways to do everything required to get started.

All you need is your own idea!

I’ll be giving you one idea - Credit Repair, and you’re welcome to use it!

Note: When you are creating with AI, you have to make your prompts exact - that means you need to explain clearly, logically and in detail what you need. I use Gemini ([Gemini.google.com](https://gemini.google.com)) because it’s free and I’ve had great results with it, but I’ve heard good things about other LLMs such as Claude and ChatGPT, which I also use, just for comparison. It’s always good to compare and to double check the facts.

Now I’ll go through each step and show you how to set up all aspects of what you need to start a business - in this case, a Credit Repair business.

With this type of business, you have to be very careful in certain states as they may **have requirements** such as Surety Bonds and a special Trust account, but I’ve learned that if you sell a DIY Bundle (letter templates) and don’t make any promises, you don’t need those, but it’s still best (for liability reasons) to create a company, so that’s where we’ll start.

AI Prompt: What type of business license do I need to sell online and why?

Your state will have a business tool for you to look up specific requirements for your type of business. For example, in NC, it's the [SBA State Business License Tool](#).

- **Doing Business As (DBA):** Necessary if you operate under a brand name different from your legal name (e.g., your own name or your registered LLC name) - or just use this as a "product" with your existing license and bank account - but keep your accounting separate..
- **Employer Identification Number (EIN):** A federal tax ID from the IRS required if you have employees or want to open a business bank account.
- **Industry-Specific Licenses:** Required for regulated goods like food, alcohol, cosmetics, or firearms - or credit repair consulting if you want them to pay first.

For most small businesses in 2026, an **LLC (Limited Liability Company)** is generally considered better for liability protection due to its operational simplicity. While both an LLC and a **C Corp** provide a "corporate veil" that shields your personal assets from business debts and lawsuits, a C Corp requires much stricter adherence to formal requirements to maintain that protection.

Of course, there are fees for business setup, but the rest can be done cost free!

AI Prompt: Which is better for a small business to protect yourself from any liability, an LLC (S Corp) or C Corp ?

Liability Comparison: LLC vs. C Corp

Feature	LLC (Limited Liability Company)	C Corp (C-Corporation)
Asset Protection	Protects personal assets (home, car, savings) from business debts.	Provides same level of personal asset protection.
Maintenance	Low; fewer formal meetings or record-keeping requirements.	High; must hold annual meetings, keep minutes, and have a board of directors.
Risk of Losing Protection	Lower; less likely to "pierce the veil" through administrative oversight.	Higher; failure to follow strict formalities can lead to owners being held personally liable.
Complexity	Simple; ideal for small, closely-held, or solo businesses.	Complex; better for businesses seeking venture capital or going public.

Why the LLC is often better for "Liability"

While both structures offer similar legal shields, the C Corp's protection is more "fragile" for a small business owner.

- **Administrative Formalities:** To keep a C Corp's liability shield intact, you **must** strictly follow corporate formalities, such as holding annual shareholder meetings and maintaining detailed minutes. Small business owners often neglect these, which can allow creditors to "pierce the corporate veil" and go after personal assets.
- **Operational Ease:** LLCs have fewer state-mandated requirements for meetings and reporting, making it much harder to accidentally lose your liability protection through a clerical error.

When a C Corp is better

A C Corp is the superior choice if you:

- **Plan to Raise Capital:** Venture capitalists and angel investors almost exclusively prefer or require the C Corp structure.
- **Seek an IPO:** It is the standard structure for businesses that intend to go public.
- **Fringe Benefits:** C Corps can offer more robust, tax-deductible employee benefits like medical insurance and retirement plans.

Key Actions to Maintain Protection

Regardless of which you choose, your liability protection is not absolute. You must:

1. **Separate Finances:** Never mix personal and business funds. Use separate bank accounts and credit cards.
 2. **Sign Correct Agreements:** Always sign contracts in the name of the business (e.g., "John Doe, Manager of XYZ LLC") rather than your own name.
 3. **Avoid Personal Guarantees:** If you personally guarantee a business loan or lease, you are personally liable for that specific debt regardless of your business structure.
 4. **Carry Insurance:** Neither structure protects you from your own personal negligence or professional malpractice; you still need [General Liability Insurance](#).
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Next we move on to **create the form** that you will direct people to on your website to enter their information which will allow you to deliver your product, even if it's just a document or PDF.

I use Base44 (\$40/mo. which is a fee that we, as your developer, can absorb) to automate the process, but with a FREE Cognito Forms account, you can create a form that updates to their database (accessed on their platform) and integrate the form into your website - *or I can set up your IU for you*. So you need to choose which way you want to go - free with a learning curve or pay to have it done.

If you choose to **do this manually**, you'll need to go to your chosen form generator (ours is a free version of Cognito Forms) and you'll eventually want to copy the entries into a CRM or at least a Google Sheet or Excel spreadsheet.

There are **two ways to set up this business**. If you're just emailing them one PDF with all the credit repair templates in one PDF or Doc (and how to use them), then you can set up Cognito Forms to email it on submit.

If you want to **increase your income** by listing each of the templates and charging for each one separately, possibly giving a discount for a "bundle", then that gets a bit more complicated. If you choose to use Cognito Forms, you can still separate the templates based on the particular needs of the client and deliver them manually.

Base44 will automate the process for you, so instead of delivering one document with all the credit repair templates, you can charge for each specific document and then deliver the ones they pay for immediately into a Shared Google Folder where you can also add any comments or instructions (or email a separate PDF for each).

Just fyi: Cognito Forms charges a 2% convenience fee per transaction to the merchant with the free plan, in addition to Stripe's standard processing fees. Base44 does not but you do want the subscription to Base 44 for both the Google and the Stripe native connections (safer, quicker)..

This is an example of the Google Sheet you'll need for Base44:

Category	Price	Template ID	Document Name	Companion Documents (Bundle)
Low Credit Score	\$97	CR-001-LCS	Low Credit Score	CR002, CR003, CR004, CR005, CR006
Late Payments	\$0	CR002-LTE	Late Payments	
Hard Inquiries	\$0	CR003-HRD	Hard Inquiries	
Cease and Desist	\$0	CR004-CAD	Cease and Desist	
Pay for Delete	\$0	CR005-PFD	Pay for Delete	
Obsolete Info	\$0	CR006-OBS	Obsolete Info	
Repo	\$67	CR001-RPO	Repo	
Bankruptcy	\$67	CR001-BRP	Bankruptcy	
ID Theft	\$57	CR001-IDT	ID Theft	
Hard Inquiries	\$37	CR001-HRD	Hard Inquiries	
Obsolete Info	\$27	CR001-OBS	Obsolete Info	
Pay for Delete	\$47	CR001-PFD	Pay for Delete	
Goodwill Adjustment	\$37	CR001-GDA	Goodwill Adjustment	
Cease and Desist	\$27	CR001-CAD	Cease and Desist	
Legal Threat	\$47	CR001-LTH	Legal Threat	
Late Payment	\$27	CR001-LTE	Late Payment	

B44 Prompt (if you want to do this yourself and don't want to use an input Sheet for the check-box entries):

Create a UI for gathering personal data needed, then deliver a document based on selections made, including a search bar for searching the website for answers (CreditStrategiesPro.com). The personal data will include: name, address, phone and email (required), FICO score (not required), a text field (required) asking why they need this done, and a Reasons for Concern multiple choice check-box that will include Low Credit Score, Repo, Bankruptcy, ID Theft, Hard Inquiries, Obsolete Info, Pay for Delete, Goodwill Adjustment, Cease and Desist, Legal Threat, Late Payment. An output only description for each of these needs to be added - Low Credit Score description added should be "This includes all the documents you need for handling the average low credit score reasons." , Repo - "Use for Repossessions", Bankruptcy - "How to get it removed from your credit report" , ID Theft - "What to do when you spot anything on your credit report that is not yours", Hard Inquiries - "Too many of these will bring your credit score down", Obsolete Info - "Too many names and addresses will bring your credit score down", Pay for Delete - "Make a deal to have your creditors remove bad entries on your credit report", Goodwill Adjustment - "Ask for adjustments to late payments and other minor problems that can be disputed", Cease and Desist - "Stop the calls!", Legal Threat - "Use this to threaten your creditors without a lawyer", Late Payments - "Specifically for handled late payments to get them removed." . Each will have a price displayed next to it: Low Credit Score - \$97, Repo-\$67,

Bankruptcy-\$87, ID Theft-\$37, Hard Inquiries-\$27, Obsolete Info-\$27, Pay for Delete-\$47, Goodwill Adjustment-\$37, Legal Threat-\$47, Late Payment-\$37, Cease and Desist-\$27.

The result of this Base44 prompt (the demo) is available to be seen at <https://credit-repair-pro-9df68933.base44.app>.

Again, if you pay for the Base44 subscription or have us do it, you don't have to include all the detail in the prompt (listing of all the entries, their descriptions and price) as **it will be pulled out of a Google Sheet**. You just need to set up a Base44 connection to your Google account and you'll use that for both the sheet and document delivery. **It's easy in Base44.**

Here is what you can do with Cognito Forms:

The dashboard features a top navigation bar with 'Home', 'Tasks', and 'Settings'. A search bar is located in the top right. A green banner at the top right says 'Good Evening, Dawn!'. The main content area is divided into three columns: 'New Form' with options like 'Start from Scratch', 'Choose a Template', 'Create from Spreadsheet', and 'Generate from AI'; 'Recent' with a list of forms such as 'Let's Get Started!', 'GET MORE Mitirisk INFO', and 'TLC Request'; and 'Unread' with a list of items like '77 LinkedIn Tips & Strategies' and 'Free INSPECTION / ESTIMATE'. A bottom status bar shows 'Forms 34', 'Storage 0.6 / 100 MB', 'Entries 0 / 100', and 'Users 1 of 1'. An 'Upgrade' button is in the bottom right corner.

Click New Form, Start From Scratch to create. Here is my form -

The form builder interface shows 'Form Settings' on the left and the form preview on the right. The settings include fields for Title, Name, URL, and Description, along with toggle switches for 'Encrypt Entry Data?', 'Share as Template?', 'Developer Mode', 'Analytics & Tracking', and 'Post JSON Data to a Website'. The form preview has a title 'Let's Get Started!' and a disclaimer 'We do NOT share your data!'. It contains fields for Name (First and Last), Phone (with a plus sign for international), Email (with a 'Permission to Email' section for Yes/No), Address (Address Line 1, City, State, and Zip Code), and Interest (with a plus sign for additional fields). A 'Save' button is in the top right corner.

The three tabs at the top are the most important - **Build, Publish and Entries**. Under Build, there's also Payment Set up and a Workflow flow chart. We'll start with Build.

None of the feature switches in the left column that are grayed out are active in the free version.

You can see the plus sign in the empty fields - click one of those (there will be another one at the bottom) and it will ask you what kind of field and a few descriptors.

When you get done adding fields, **click Save**.

Go to the **Build Workflow** for what you want the system to do next:



Let's Get Started! ▾

Build

Publish

Settings

Payment

Workflow

Action Name

Submit

Button Text

Submit

Allow Action

When ▾

Status is Incomplete ⚡

Confirmation

Message

Redirect

<https://creditstrategiespro.com/payment>



Redirects to external websites are only allowed for embedded forms.

Change Status To

● Submitted ▾

Send Emails

Let's Get Started! -

✉ To: dbcassara82@gmail.com

When: Always



You can set up a link (a page on your website) to list your products as we've done. You can also set up an **email** back to yourself, so that you know when someone is buying, and another to the customer.

You can check out my product selection page for this demo at CreditStrategiesPro.com/payment.

Click Publish to see this next screen:



Embed in your site ?

Copy & paste the code below into your html!

```
<iframe
src="https://www.cognitoforms.com/f/Wb
35egmHD0SH9-nYSfyOWA/68"
allow="payment"
style="border:0;width:100%;"
height="1298"></iframe>
```

SEAMLESS

IFRAME

AMP

Share a link

Use this URL to link to your form.

<https://www.cognitoforms.com/TLC27/LetsGetSta>

Share a QR code



[Download PNG](#)

[Download SVG](#)

Copy the iframe code and insert it into your website. I have found that the Seamless code doesn't always work on older browser versions.

Here's the html code will look like if you insert it into a text field in Wordpress:

```
<iframe src="yourlinkfromcognito" allow="payment" style="border: 0; width: 100%;" padding:5px=""></iframe>
```

```
&nbsp;
```

```
<script src="https://www.cognitoforms.com/f/iframe.js"></script>
```

Click **Entries** (next to Publish) to see everyone who has filled out the form. It's presented in an Excel Style sheet, then you can select to bring up each one individually.

Logo

Need a really cool logo? Gemini uses an image generator (Nano Banana) and can create as many as you like until you find the one you want!

AI Prompt: Generate some logos with a stylized ["CSP"] with [white] letters on a [dark gold] background with an appropriate image for [credit repair].

Once you find the one you want, ask: **Give me all different sizes and shapes but round the outside corners on each.**

WEBSITE Creation:

Of course you'll need a website - you can check mine out at CreditStrategiesPro.com. We use Wordpress with the DIVI theme for quick and easy setup. We're happy to help with that as well.

Your first statement on your website must differentiate yourself from all the scams out there!

Video is going to be very important for marketing - see if you can get someone to interview you, asking the questions you think your prospects would like answered. We can produce other videos for you (with voiceover). Refer to our website.

Be sure and **add a calendar link for appointments** to your website, as many people will want to talk with you to make sure you're not a scam before they purchase.

Set up a Google Business (<https://google.com/business>) account with your new website so people will find you and to add credibility. Once set up, this has to be updated regularly with new posts (blogs). Also set up a Facebook page. Once those are set up, you can run ads if you choose. We help with all of that!

I can recommend Namecheap for an inexpensive host for your website (there are free options) and a free email in your company name. Their customer support is excellent and you can't beat free!

Marketing is where AI will really help:

AI Prompt: For marketing, where do I find customers that need credit repair?

Finding customers for credit repair requires targeting "hot leads"—individuals who are currently being denied a major life purchase due to their credit score.

1. Affiliate Referral Partners (The "Gold Mine")

Partnering with businesses that must turn away customers with low credit is the most efficient way to get high-quality leads. These customers are already motivated to fix their credit so they can complete a purchase.

- **Mortgage Brokers & Realtors:** They have clients desperate to buy a home but who fall just short of the required score.
 - **Auto Dealerships:** Salespeople are often eager to refer denied car buyers to you to earn a potential commission or to eventually close the sale.
 - **Tax Preparers & CPAs:** They see people's full financial pictures and can identify who needs help during tax season.
 - **Solar Sales Teams:** Solar panels often require high credit scores for financing, leading to many denials.
-

2. Digital Platforms & Communities

Targeting where people actively discuss debt and financial struggles allows you to provide value before asking for a sale.

- **Facebook Groups:** Join groups focused on "First-Time Home Buyers," "Debt Consolidation," or "Rent-to-Own".
 - **TikTok & Instagram Reels:** Create short-form educational content (e.g., "3 ways to lower credit utilization fast") to build authority.
 - **Google Ads/Facebook (PPC):** Target high-intent search terms like "how to fix my credit" or "dispute credit report errors" to reach people actively seeking a solution. Our company, **Think Large Consulting LLC**, focuses on SEM (Search Engine Marketing) which includes setting up your Google Business and Ads - ThinkLargeConsulting.com.
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3. Local In-Person Marketing

Building trust face-to-face can bypass the skepticism often found in the online credit repair industry.

- **Community Seminars:** Host free "Financial Literacy" workshops at local libraries or community centers.
 - **Local Networking:** Attend business mixers to find the referral partners mentioned above.
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4. Direct Lead Acquisition

- **Buying Leads:** You can purchase exclusive or non-exclusive leads from agencies like iCreditLeads or [Exclusive Leads Agency](#).
 - **Lead Magnets:** Offer a free resource on your website, such as a "Credit Dispute Template" or "Credit Score Checklist," in exchange for an email address.
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5. Google Business

One of the best marketing tips: Set up your Google Business Account so people can find you when they search for what you offer! Be sure and keep it updated with new Blogs often.

Compliance Tip: When marketing, ensure you follow the [Credit Repair Organizations Act \(CROA\)](#)—never guarantee specific score increases or charge fees before services are fully rendered. We bypass this by delivering the documents (or PDFs) immediately upon payment.

For **podcast interviews** appropriate to your business;

AI Prompt: *List all podcast interviewers that would be interested in [your business focus] and how to reach them.*

Then on the next prompt:

What do I say to get them interested and excited about interviewing me?

You'll get this response:

Getting onto a podcast isn't just about showing off your expertise; it's about proving to the host that you can provide transformation for their specific audience. Podcast hosts are protective of their listeners' time, so your pitch needs to be punchy and value-driven.

Here is how to frame your pitch to get those "Yes" replies.

1. The "Hook" Topics

Don't just offer to talk about "Credit Repair"—that's too broad. Offer specific, high-stakes narratives that create immediate curiosity:

- The "Hidden Cost" Angle: "How a 620 credit score is costing your listeners \$100k+ over their lifetime in interest."
 - The Myth-Buster: "3 things everyone gets wrong about credit repair (and why 'paying off old debt' might actually lower your score)."
 - The Speed Strategy: "How to jump 50 points in 30 days: Legal hacks for home buyers in a pinch."
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2. The Pitch Structure

When you email a host, follow this flow to keep it professional and concise:

The Subject Line

Make it a headline, not a request.

- *Bad:* Interview request about credit.
- *Good:* Pitch: Why most credit repair advice is actually hurting your listeners.

The Body

The Greeting: "Love the recent episode with [Guest Name]—especially the part about [Specific Detail]. It really resonated with my approach to financial health."

The Problem: "Right now, so many people are locked out of the housing market or paying 'bad credit taxes' simply because they don't understand how the bureaus actually work."

The Solution (Your Value): "I'd love to share 3 actionable, 'no-cost' strategies your audience can use to clean up their reports and reclaim their borrowing power."

Social Proof: "I've helped [X number] of clients go from [Bad Score] to [Good Score], and I promise no fluff—just steps they can take the moment the episode ends."

3. Positioning Your "Why"

To stand out, you need a unique angle. Choose one of these "flavors" for your persona:

Persona	Best For...	Key Message
The Consumer Advocate	Personal Finance Pods	"The system is rigged against you; here is how to fight back legally."
The Wealth Builder	Entrepreneur/Real Estate Pods	"Credit is leverage. Without a 740, you're leaving millions on the table."
The Redemption Story	Lifestyle/Inspirational Pods	"I went from a 450 to a 800. If I can do it, anyone can."

Pro-Tips for Success

- **Listen first:** Mention a specific episode in your pitch. It proves you aren't just copy-pasting to 100 people.
- **The "One-Sheet":** Create a simple PDF (or I can help you write the text for one) that lists your bio, headshot, and 3-5 sample interview questions.
- **Offer a Freebie:** Tell the host you have a "Credit Checklist" or "Dispute Template" specifically for their listeners.

AI Prompt: What do I say when talking to potential referral partners?

When approaching referral partners (like Realtors or Mortgage Brokers), the goal is to show them how you can help them close more deals, rather than just asking for favors. You want to be seen as a "finishing school" for their denied clients.]

Here are three scripts tailored to different scenarios:

1. The "Lost Commission" Hook (Best for Realtors/Lenders)

"Hi [Name], I noticed you're very active in the [Local Area] market. I'm a credit consultant, and I specialize in helping buyers who are just 40–50 points away from qualifying for a mortgage. Instead of letting those 'denied' files go to waste, I work with them to clean up their reports and send them back to you once they're ready to buy. Would you be open to a quick coffee to see if we can save some of those lost commissions?"

2. The "Reciprocal Value" Pitch (Best for Car Dealers/Solar Reps)

"Hey [Name], I know the biggest hurdle in your industry is financing. I help people fix the specific issues that trigger loan rejections. I'm looking for a reliable partner to send my clients to once their credit is repaired and they're ready for a new [Car/Solar System]. If you have clients you're currently turning away, I'd love to help them get 'deal-ready' for you."

3. The "Soft Introduction" (Best for CPAs/Tax Pros)

"Hi [Name], I'm building a network of financial professionals to support my credit repair clients. Since you handle the tax side, I'd love to learn more about your services so I can refer my clients to someone I trust. In return, if you have clients struggling with high interest rates or credit hurdles, I'd be happy to provide them with a free credit analysis."

Key Strategy Tips:

- **The "Boomerang" Promise:** Always emphasize that you will send the client back to them. Their biggest fear is that you'll refer the "fixed" client to a different competitor.
- **Provide a "Leave-Behind":** Give them a stack of co-branded flyers or a Digital Business Card so they can easily hand your info to a frustrated client on the spot.
- **Track Everything:** Use a CRM like Credit Repair Cloud to keep the referring partner updated on their client's progress. This builds massive trust.

AI Prompt: What do I say to potential customers in an appointment before they buy the credit repair templates?

When you've got a potential customer in an appointment, they aren't just looking for templates—they're looking for **hope** and a **plan**. Your job is to move them from "I'm overwhelmed" to "I can do this with your tools."

1. The "Discovery" Phase (Listen first)

Ask questions that highlight their "pain point."

- *"What is the main goal you're trying to achieve? Buying a home? A new car?"*
- *"What have you tried so far to fix your score?"*
- *"How much is a low credit score costing you in high interest rates every month?"*

2. The "Bridge" Pitch (The 'Why')

Explain that the credit bureaus aren't their friends, and the law is their best weapon.

- "Most people think they just have to wait 7 years for things to fall off. That's a myth. Under the Fair Credit Reporting Act (FCRA), if a debt can't be **100% verified, accurate, and timely**, the bureaus are legally required to remove it."

3. Positioning the Templates (The 'How')

Don't just sell "files"; sell a **systemized shortcut**.

- "You could spend weeks researching how to word these letters, or you can use my **proven templates**. These are the

exact frameworks I've seen work to get deletions. They use the specific legal language that forces the bureaus to actually investigate rather than just sending you a generic 'verified' response."

4. The Value Stack

Before giving the price, show them the ROI (Return on Investment).

- "If these templates help you delete just one collection and boost your score by 40 points, you could save **\$200 a month** on a car payment. That's \$2,400 a year. My template bundle is just a one-time investment of \$[Your Price]."

5. The Closing Question

- "Does it make more sense for you to keep waiting and paying high interest, or would you like to start sending these out tomorrow morning?"

Pro Tip: If they seem hesitant about doing the work themselves, mention that your templates come with a **step-by-step guide** or a Credit Dispute Checklist so they don't feel lost.

Pro-Tips for Success

- **Listen first:** Mention a specific episode in your pitch. It proves you aren't just copy-pasting to 100 people.
- **The "One-Sheet":** Create a simple PDF (or I can help you write the text for one) that lists your bio, headshot, and 3-5 sample interview questions.
- **Offer a Freebie:** Tell the host you have a "Credit Checklist" or "Dispute Template" specifically for their listeners.

Remember NOT TO MAKE ANY PROMISES!

SUMMARY

I did months of research on the best/easiest tools to do all the things needed to be a success, especially for the money.

I've given you many free options to get your company (any business) up and running. If you need any help, we're available and are very inexpensive as I'd like to see more people start a business without flailing around trying to figure out how to do it on their own.

The rest is up to you!

Dawn Cassara, CEO

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Think Large Consulting.com - Please fill out the form there or on creditstrategiespro.com if you'd like to follow up.

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the removal of any specific items from your credit report. This also includes anything pertaining to any facet of business creation and set up..

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Individual Results May Vary: Success in credit repair depends on various factors, including the accuracy of the information on your report, your financial habits, and the responsiveness of credit bureaus. Your results will depend entirely on your individual effort and circumstances. Your results in setting up a business also depends on various factors that we are not in control of or responsible for.