

90-Day Business Credit Building Plan

A week-by-week action plan to build your business credit from scratch. Print this out, check off each item, and track your progress.

Phase 1: Foundation (Weeks 1–2)

Week 1

Action	Status	Date Completed	Notes
Form LLC/corporation in your state	<input type="checkbox"/>		State: _____ Filing #: _____
Apply for EIN at irs.gov	<input type="checkbox"/>		EIN: _____
Open a business bank account	<input type="checkbox"/>		Bank: _____ Acct #: _____
Set up a dedicated business phone number	<input type="checkbox"/>		Phone: _____
Apply for free DUNS number at dnb.com	<input type="checkbox"/>		Confirmation #: _____

Week 2

Action	Status	Date Completed	Notes
Verify LLC/EIN are active and correct	<input type="checkbox"/>		
Fund business bank account (even \$100)	<input type="checkbox"/>		Amount: \$ _____

Register business address with USPS (if using virtual office)	<input type="checkbox"/>		
Set up a simple business website or Google Business listing	<input type="checkbox"/>		URL: _____
Research net-30 vendor accounts (see list below)	<input type="checkbox"/>		

Phase 2: First Trade References (Weeks 3–6)

Week 3

Action	Status	Date Completed	Notes
Open net-30 account: Uline (uline.com)	<input type="checkbox"/>		Account #: _____
Open net-30 account: Quill (quill.com)	<input type="checkbox"/>		Account #: _____
Open net-30 account: Grainger (grainger.com)	<input type="checkbox"/>		Account #: _____
Make first purchase on Uline (\$50–\$100)	<input type="checkbox"/>		Invoice #: _____ Due: _____
Make first purchase on Quill (\$50–\$100)	<input type="checkbox"/>		Invoice #: _____ Due: _____

Week 4

Action	Status	Date Completed	Notes
Make first purchase on Grainger (\$50–\$100)	<input type="checkbox"/>		Invoice #: _____ Due: _____
Pay Uline invoice (pay within 10 days)	<input type="checkbox"/>		Paid: _____
Pay Quill invoice (pay within 10 days)	<input type="checkbox"/>		Paid: _____
Open net-30 account: Crown Office Supplies	<input type="checkbox"/>		Account #: _____

Apply for a business credit card (see recommendations below)	<input type="checkbox"/>	Card: _____
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Week 5

Action	Status	Date Completed	Notes
Pay Grainger invoice (within 10 days)	<input type="checkbox"/>		Paid: _____
Make second purchase on Uline	<input type="checkbox"/>		Invoice #: _____
Make second purchase on Quill	<input type="checkbox"/>		Invoice #: _____
Make first purchase on Crown Office Supplies	<input type="checkbox"/>		Invoice #: _____
Check DUNS number application status	<input type="checkbox"/>		DUNS #: _____

Week 6

Action	Status	Date Completed	Notes
Pay all outstanding invoices (early!)	<input type="checkbox"/>		
Confirm DUNS number is active	<input type="checkbox"/>		
Make second purchase on Grainger	<input type="checkbox"/>		Invoice #: _____
Use business credit card for a small purchase	<input type="checkbox"/>		Amount: \$ _____
Open 1 additional net-30 account: Strategic Network Solutions	<input type="checkbox"/>		Account #: _____

Phase 3: Credit Cards & Expansion (Weeks 7–10)

Week 7

Action	Status	Date Completed	Notes
Pay all invoices within 10 days of receipt	<input type="checkbox"/>		
Pay credit card balance in full (early)	<input type="checkbox"/>		
Make third purchase on 2+ vendor accounts	<input type="checkbox"/>		
Contact D&B to confirm trade references are reporting	<input type="checkbox"/>		Reporting: Yes / No

Week 8

Action	Status	Date Completed	Notes
Pay all invoices early	<input type="checkbox"/>		
Check D&B credit file at dandb.com	<input type="checkbox"/>		PAYDEX: _____
Pull free Experian Business report at smartbusinessreports.com	<input type="checkbox"/>		Intelliscore: _____
Dispute any errors found	<input type="checkbox"/>		

Week 9

Action	Status	Date Completed	Notes
Continue monthly vendor purchases (all accounts)	<input type="checkbox"/>		
Pay everything early	<input type="checkbox"/>		
Research business line of credit options for month 4+	<input type="checkbox"/>		

Week 10

Action	Status	Date Completed	Notes
Pay all invoices early	<input type="checkbox"/>		
Pay credit card balance in full (early)	<input type="checkbox"/>		
Add 1 more reporting trade reference if needed	<input type="checkbox"/>		Vendor: _____

Phase 4: Monitor & Scale (Weeks 11–12)

Week 11

Action	Status	Date Completed	Notes
Pull updated D&B report — confirm PAYDEX score	<input type="checkbox"/>		PAYDEX: _____
Pull Experian Business report	<input type="checkbox"/>		Intelliscore: _____
Pull Equifax Business report	<input type="checkbox"/>		Score: _____
Pay all accounts early	<input type="checkbox"/>		

Week 12

Action	Status	Date Completed	Notes
Review all three bureau reports for accuracy	<input type="checkbox"/>		
Dispute any errors	<input type="checkbox"/>		
Apply for a small business line of credit (if PAYDEX 80+)	<input type="checkbox"/>		Lender: _____ Amount: \$ _____
Set reminders for monthly credit monitoring	<input type="checkbox"/>		
Plan next 90 days: graduate from personal guarantees	<input type="checkbox"/>		

Credit Score Tracking Sheet

Use this to log your scores over time:

Date	PAYDEX (D&B)	Intelliscore (Experian)	Equifax Score	Notes
_____	_____	_____	_____	_____

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Recommended Net-30 Vendors (Reports to Credit Bureaus)

Vendor	Website	Reports To	What They Sell	Approval Difficulty
Uline	uline.com	D&B, Experian	Shipping & packing	Easy
Quill	quill.com	D&B, Experian	Office supplies	Easy
Grainger	grainger.com	D&B, Experian, Equifax	Industrial supplies	Easy–Moderate
Crown Office Supplies	crownofficesupplies.com	D&B, Experian	Office supplies	Easy
Strategic Network Solutions	sns.com	D&B	Tech products	Easy
Marathon	marathonos.com	D&B	Office supplies	Easy
Summa Office Supplies	summaofficesupplies.com	D&B, Experian	Office supplies	Easy

Recommended Business Credit Cards

If personal credit is 670+:

- Chase Ink Business Unlimited — no annual fee, 1.5% cashback, reports to D&B
- Amex Blue Business Cash — no annual fee, 2% cashback on first \$50K

- Capital One Spark Cash Plus — no preset spending limit

If personal credit is below 670:

- Secured business credit card from your bank
 - BILL Divvy Corporate Card — revenue-based (no personal credit check)
 - Brex — for businesses with \$50K+ in a business bank account (no personal credit check)
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Key Rules

- **Pay every invoice within 10 days** — not on the due date, not a few days early. Within 10 days.
 - **Keep credit card utilization under 30%** — use it, but don't max it out.
 - **Never miss a payment** — one missed payment can drop your PAYDEX by 20+ points.
 - **Monitor monthly** — pull reports from all three bureaus monthly for the first year.
 - **Keep records of everything** — invoices, payment confirmations, account numbers.
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