

Fresh Start Financial Foundation Companion

The next chapter gets a plan. The last chapter does not get the microphone.

WELCOME

A fresh start is built one steady move at a time. This page helps you organize the basics, review what is being reported, and focus on the goals that matter now—without shame, lectures, or financial fog.

Three clear moves

01**STABILIZE**

Gather your current ID, Social Security card, proof of address, income information, and a reliable phone and email. Keep copies safely together.

02**REVIEW**

Pull all three credit reports. Check names, accounts, balances, dates, and inquiries. Review any background or banking report used to deny you.

03**BUILD**

Choose one repeatable system: a simple budget, bill calendar, savings goal, or lower-risk checking option. Small and steady wins.

TODAY'S 15-MINUTE MOVE

- ☐ Choose one 90-day goal: employment, housing, transportation, banking, or business readiness.
- ☐ Open one credit report and identify only genuine inaccuracies or incomplete information.
- ☐ Pick one weekly money habit—ten minutes is enough to start. Put it on your calendar now.

OPEN THE CREDIT REPORT ERROR DISPUTE STARTER KIT

Use the core kit to review your reports and challenge genuine errors. Accurate negative information generally cannot be removed simply because it is unfavorable.

Helpful official resources: [CFPB Focus on Reentry](#) • [AnnualCreditReport.com](#) • [IdentityTheft.gov](#)

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