# FINANCIAL TRANSFORMATION CHECKLIST

## Your Step-by-Step Blueprint to Credit & Tax Freedom

### PHASE 1: THE CREDIT CLEANUP

- [ ] Pull your official 3-credit reports via AnnualCreditReport.com (it's completely free).
- [ ] Scan your report for common errors: misspelled names, wrong addresses, or accounts that aren't yours.
- [ ] Identify late payments. If you have any, call the creditor to request a "goodwill deletion."
- [ ] Keep your credit card balances under 30% of their limit (under 10% is ideal for a fast score boost).
- [ ] Never close old credit cards; the age of your accounts makes up 15% of your total credit score.

### PHASE 2: THE TAX SHIELD

- [ ] Gather all income documents early (W-2s, 1099s, bank interest statements).
- [ ] Separate your business and personal expenses completely if you run an LLC or side hustle.
- [ ] Log every single mile driven for business purposes—this is a massive, commonly missed tax deduction.
- [ ] Review your previous year's return to see if you have any carried-over losses or deductions.
- [ ] Set aside 25-30% of net self-employment income into a separate tax savings account to avoid surprises.

---

Need an expert to execute this strategy for you? Let's fix your credit and secure your maximum tax return.

Contact **For You Tax Consultants LLC** today to schedule your strategy consultation!