



FundFoundr

Why Your Score Hasn't Moved Yet

What's normal during credit repair — and what we're doing about it

If you've checked your score lately and it hasn't jumped — or it dipped — take a breath. This is one of the most normal and most misunderstood stretches of credit repair, and it's exactly why we made this guide. Here's what's happening behind the scenes, what we're doing about it, and the few simple things that keep you moving forward.

Repair is a process, not a switch

Credit repair works in rounds. We dispute inaccurate items, the bureaus and the companies reporting them get a window to investigate and respond, then we re-pull your reports and go again.

- **About 30 days, sometimes 45.** A reinvestigation usually runs about 30 days (it can stretch to roughly 45 days when new information is added mid-investigation). The gap between “we sent it” and “you see a change” is built into the system — it isn't a sign anything is wrong.
- **Updates land about once a month.** Your reports and score usually refresh roughly monthly, on the bureaus' and lenders' cycles — not the instant an item changes. The three bureaus also update on their own schedules, so a change can show at one bureau before another, or appear one week and not the next. Which bureau shows it first just depends on when each company reports — that's normal.

Roughly where you are in the process:



You'll usually hear from us again after each re-pull — about a month or so per round.

Why a score can dip before it climbs

Correcting or removing inaccurate items is good for your report — but credit scoring has a few counterintuitive quirks, and a temporary dip can happen for reasons that have nothing to do with a mistake:

- **Lost account age.** When an older account comes off, it can lower the *average age* of your accounts, which scoring models like to see on the higher side. This kind of dip is usually temporary — as your remaining accounts keep aging and new on-time history builds, the number typically recovers over the next couple of cycles.
- **Thin-file swings.** If your file is still thin — many lenders count fewer than about five accounts, or only a short history, as thin — every change carries more weight, so the number can move more than it would for someone with decades of history. If that's you, expect bigger wobbles and a couple of cycles to settle; the *direction* over time is what matters, not any single reading.
- **Recalibration.** Your score is recalculated every time your data changes. The model reweights your whole file the instant something updates, then the number tends to settle as the rest of your data catches up — usually within a couple of cycles.
- **Normal monthly noise.** Balances, statement timing, and reporting dates nudge your score a little every month on their own.

A dip during active repair is often temporary — and it is not a reason to stop. The work keeps compounding even when the number is quiet.

When a bureau says an item is “verified as accurate”

Sometimes a bureau replies that an item was “verified” and will stay. That doesn't mean the conversation is over — it means it moves to the next stage of *our* process. **You don't have to do anything here. This is our job:**

- **Method of verification.** We can require the bureau to describe *how* they verified it — who they contacted, what records they reviewed, and the procedure they used. If they can't describe a real method, that supports removing the item.
- **Furnisher dispute.** We can take the dispute straight to the company reporting the information (the “furnisher”), which has its own legal duty to investigate.
- **CFPB.** If it still isn't resolved, we can file a complaint with the Consumer Financial Protection Bureau — a federal regulator — to put official pressure behind the dispute.

That's exactly why “verified” is a step, not a dead end — and it's all handled on your behalf.

And if an item comes back “verified” a second time, it may not move right away. That's when the smartest play shifts to *outbuilding* it — adding enough positive, on-time history that the old item weighs less in the math — while we keep that item under watch. You keep building; we keep the pressure on.

Normal volatility vs. a real red flag

Probably normal

- A few points up and down from month to month
- A short dip right after an item is removed or changed
- Your score lagging a recent report change by a cycle
- One bureau moving before the others (they update on different schedules)

Worth telling us about

- A new account or inquiry you don't recognize
- An item we already worked to remove showing up again (reinsertion)
- A new collection, late mark, or balance spike you can't explain
- A sudden large drop with no change you made

If you see anything in the second column, let us know — that's information we can act on. If an item we already removed is ever added back (reinsertion), the bureau has to notify you within about **five business days** — forward us that notice and we'll act on it. And if a sudden drop has you stumped, your **Score-Drop Diagnosis** guide walks through the usual causes.

What to keep doing while we work

Your part is simple, and it's powerful. These habits build your score from your side while we handle the disputes:

- **Pay every bill on time.** Payment history is the single biggest factor — set autopay for at least the minimum so nothing slips.
- **Keep balances low.** Aim to keep each card well under 30% of its limit; under 10% is even better. Utilization is one of the fastest levers you control.
- **Don't open or close credit on a whim.** New applications and closed cards can work against the progress we're building — check with us first.
- **Keep building quietly.** Positive data is what eventually outweighs the old stuff — a secured card, a credit-builder loan, low balances, and on-time payments every month. Your **Build-While-We-Repair Roadmap** (your first guide) lays out the exact build stack and the order to do it in.

- **Stay in your monitoring.** A quick glance at your reports means anything on the “tell us” list reaches us fast — your **Reading Your Progress** guide shows what to watch and what to ignore.

The bottom line

The slow middle is where most people give up — and it's the worst time to. Keep doing your part, let us handle the disputes and the escalations, and reach out any time you see something you're unsure about. We're driving this with you.

DO THIS MONTH

Set autopay on every account and confirm no card is over about 30% of its limit. That's the highest-impact move you can make from your side while we work.

This guide shares general credit education, not personalized financial or legal advice. We can never guarantee specific deletions or score increases; outcomes depend on what each bureau and creditor verifies.

Sources: FTC / 15 U.S.C. §1681i (FCRA §611) on reinvestigation and reinsertion timelines; Experian and myFICO on average age of accounts, thin files, and how credit data refreshes. General education, current as of June 2026.

Questions? We answer every one.

FundFoundr · 512-566-6770 · 888-500-7954 · info@fundfoundr.com · fundfoundr.com