FundFoundr

Don't Undo Our Work

A few simple moves that protect the progress while we repair — and after

While we handle your disputes, a handful of everyday decisions can quietly erase the gains we're working to create — or even add a new problem on top of the old ones. None of this is about being perfect. It's about avoiding a few specific moves at the wrong time. Keep this nearby, and when in doubt on any of it, ask us first. That's what we're here for.

The quick checklist

Do

- ✓ Pay every bill on time — payment history is the single biggest factor.
- ✓ Keep your card balances low (under 10% of the limit is ideal; lower is always better).
- ✓ Pay your cards down *before* the statement closes, not just by the due date.
- ✓ Keep your oldest accounts open and active with small, paid-off use.
- ✓ Keep monitoring your reports and tell us anything that looks off.
- ✓ Ask us before paying, settling, or calling on any old collection.

Don't

- ✕ Apply for new credit while we're disputing — let the file stay steady.
- ✕ Close your oldest credit card.
- ✕ Max out or run a card up near its limit.
- ✕ Co-sign or open a joint account mid-repair.
- ✕ Move balances around — transfers, consolidation, or refinancing — without checking the timing with us.
- ✕ Pay, “settle,” or even acknowledge an old debt before checking with us.
- ✕ Chase TikTok or Instagram “credit hacks” — let us handle the disputes the right way.

Why these matter (the short version)

- **New credit mid-dispute.** Every application adds a hard inquiry (usually a small ding) *and* a brand-new account that lowers your average account age — right when we want the file calm and consistent. Hold off until we tell you the timing is right.
- **Not every application hits the same way.** A new credit card, an auto loan, and a mortgage all show up differently — and auto, mortgage, and student-loan rate-shopping done inside a short window is usually grouped as a single inquiry, while each credit-card application counts on its own. You don't need to memorize any of this. Before you apply for anything, check with us and we'll tell you if the timing's right. (More in our “Hard vs. Soft Pull” guide.)
- **Closing your oldest card.** It doesn't instantly shrink your credit history, but it removes available credit, which can push your utilization up overnight. Keep it open and put a small recurring charge on it so the issuer doesn't close it for inactivity.
- **A maxed-out card.** Utilization is one of the fastest-moving parts of your score. A card near its limit can pull the number down on its own — even while everything else improves.
- **Balance transfers, consolidation, and refinancing.** Even when the deal looks good, these usually mean a new application — a fresh inquiry — plus a reshuffle of your account mix right in the middle of repair. Sometimes it's the right move; let's time it together. Check with us before you say yes to any “good deal.”

- **A missed payment.** A single 30-day late can undo a lot of progress at once, and it can linger on your report for years. Set autopay for at least the minimum on everything.
- **Co-signing.** When you co-sign, the account is partly yours — it shows up on *your* report, and if the person you co-signed for pays late, that late payment posts on *your* credit as a late you're responsible for. You can't fix it by reminding them; the damage lands on your file. It's a big obligation to take on while we're working to strengthen your credit.
- **“Credit hacks” online.** Some are harmless, some are myths, and a few are illegal and can hurt you badly. You don't need them — you already have us doing this the right way. (See our “Credit Myths & Viral Hacks Debunked” guide.)

The quiet ones most people miss

These don't feel like mistakes, which is exactly why they catch people off guard.

- **Paying on the due date instead of before the statement closes.** Your balance is reported to the bureaus on the *statement closing date*, not the due date. Pay your cards down a few days before they close so a lower number is what gets reported. (Our “Utilization Playbook” walks through the timing.)
- **The installment-payoff dip.** Paying off a car, personal, or student loan is a *good* thing — but if it was your last open installment loan, your score can dip for a cycle or two because the model briefly loses sight of an active loan you were managing well. It's usually temporary (often one to two statement cycles), and it's never a reason to avoid paying off debt. Tell us before a big payoff so we can time it well — and so a short dip doesn't catch you off guard.
- **Paying an old collection may not move your score the way you'd expect.** On the FICO 8 model many lenders still use, a collection keeps counting against you *even after it's paid* — paying it doesn't make that model ignore it (newer models like FICO 9 do, but you don't control which one a lender pulls). And reaching out to pay can restart the legal clock below. That's exactly why the rule is: check with us before paying anything old, so we handle the right things in the right order.
- **Old “zombie” debt has two clocks — and only one is safe to ignore.** There's the credit-report clock (most negatives fall off after about 7 years from the original missed payment, and paying does *not* restart that). And there's a separate legal clock — the window a collector has to *sue* you — which in many states can restart if you make a payment, make a partial payment, promise to pay, or even acknowledge the debt in writing. If a debt is already past that legal window, even a small “good-faith” payment or a written “yes, that's mine” can hand the collector back their leverage. So let us handle any collector contact, and **before you contact, pay, or settle anything old, talk to us first.** (See “Before You Pay Any Collection.”)
- **Authorized-user removal.** If you're an authorized user on someone else's card and they remove you — or close the card — that whole history can drop off your report at once. On a thin or newer file, that can be a sudden, sizable drop. If a change like that is coming, let us know so it's no surprise.

The bottom line

You don't have to manage all of this perfectly. You just have to avoid a few specific moves at the wrong moment — and check with us before any big credit decision while we're working. We'll keep handling the disputes and the escalations. Protecting the progress in between is the one part that's yours, and it's simpler than it looks.

> ONE RULE THAT COVERS MOST OF THIS
>
> **Before you open, close, pay off, settle, or co-sign *anything* during repair — send us a quick message first. A 30-second question can save months of progress.**

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. Statutes of limitation on debt vary by state — check with us or a qualified professional before acting on an old account.

Sources: CFPB on time-barred debt and how long information stays on a credit report; FTC / 15 U.S.C. §1681 (FCRA) on the 7-year reporting clock; myFICO on utilization, installment payoff, hard-inquiry rate-shopping windows, paid-collection scoring, and late-payment impact; Experian and VantageScore on paid collections; Experian on closed accounts and authorized users. General education, current as of June 2026.

Questions? We answer every one.

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