



FundFoundr

Reading Your Progress

How to read your credit dashboard with confidence — while we handle the disputes

You already have credit monitoring, and that's a good thing — it's your window into the work happening on your file. This guide shows you how to actually *read* it, so you can follow your own progress between rounds and recognize a win when it lands. One important thing up front: your job here is to **watch and tell us** — not to hunt for errors or file disputes. Finding and fighting the inaccurate items is our job, and it's already in motion.

The 5 things every dashboard shows you

Monitoring tools all look a little different, but nearly every one shows the same five pieces — laid out on a sample dashboard below. Learn these and you can read any dashboard:

A sample dashboard (illustration — not a real client)

1 Your score

712

↑ 9 pts this month · “Good” (300–850)

5 Three-bureau view

TransUnion 712

Equifax 705

Experian 709

Different by design — each updates on its own schedule.

2 Score factors

- ▲ Payment history — on time
- ▼ Credit usage — a bit high
- Age of accounts — fair

4 What changed

- Removed — collection deleted
- Balance updated — Card ●●● 4821
- New inquiry — auto loan

3 Your accounts (tradelines)

Secured Card ●●● 4821 · \$90 / \$300 · Open · On time

Auto Loan ●●● 0137 · \$11,200 · Open · On time

Collection ●●● 6650 · \$842 Removed

How to read it: ① your score & range · ② why it's there · ③ your accounts · ④ recent changes · ⑤ each bureau's number

- ① **Your score (and its range).** One number, usually on a scale of about 300–850, with a band like “Good” or “Fair.” Treat it as a thermometer, not a final grade — it moves a little all the time.
- ② **Your score factors.** A short list of reasons your score is what it is — sometimes called “reason codes” or “what's helping / hurting.” Common ones: payment history, how much of your limits you're using, the age of your accounts, your mix of account types, and recent applications. This is the most useful section on the whole screen.
- ③ **Your accounts (tradelines).** Every credit card, loan, and collection reporting on your file — with balances, limits, status, and dates. This is where you'll see items change as we work.
- ④ **Your “what changed” feed.** An updates or alerts list showing recent changes: a balance update, a new account, an inquiry, or an item being removed. This is your progress diary.

- ⑤ **The three-bureau view.** TransUnion, Equifax, and Experian each keep their own file, so you may see three different scores and account lists. That's normal — they update on their own schedules.

What the account statuses mean

In your accounts list (③), every item carries a *status*. You don't have to act on any of them — knowing the words just makes the screen easier to read:

- **Open** — active and reporting. If it also says “paid as agreed” or “current,” that's the good kind.
- **Closed** — no longer active (you or the lender closed it). Usually normal, especially once it's paid.
- **Collection** — a debt a collection agency is reporting. If it's inaccurate, that's ours to dispute.
- **Charge-off** — a creditor wrote the balance off as a loss. If it shouldn't be there, we're working it.
- **Paid / Settled** — the balance was resolved. The account may still show history, but nothing is owed.

Which score factors move the fastest

Not every factor (②) moves at the same speed, so it helps to know where to look. **Payment history and how much of your limits you're using (your utilization) move the needle the fastest** — those are the two worth watching month to month, and they're also the ones your own habits control. The **age of your accounts** climbs slowly with time, and the small dip from a **new application** typically fades over the following several months. So if your factor list flags “high utilization,” that's usually where you'll see the quickest change once balances come down.

One quick note on “which score”

You may notice the number in your app doesn't match a score a lender quotes you. That's expected. Most free apps show a **VantageScore**, while many lenders pull a version of a **FICO** score — different models, built by different companies, so the exact digit differs. Both run on roughly the same 300–850 range and move for the same reasons.

So don't anchor on the precise number from week to week. **Watch the trend, not the digit.** A steady climb over months is the real signal — and it's what matters when you're ready for a car, an apartment, or a loan.

Working toward a mortgage? Home lending is starting to use newer models too: as of 2025, VantageScore 4.0 is accepted for many conforming mortgages alongside the long-standing Classic FICO, and an updated FICO model is expected to roll out later. The practical takeaway doesn't change — a mortgage pull may show a different number than your app, so watch the trend and ask your loan officer which score they're using.

Reading trends and “what changed”

Two parts of your dashboard tell you almost everything:

- **The score trend line.** Most tools chart your score over time. A line that's generally rising over several months is exactly what you want to see — even if individual weeks wiggle up and down. Zoom out. (A short dip during active repair is normal; here's the why → *“Why Your Score Hasn't Moved Yet.”*)
- **The “what changed” feed.** Skim it for the story behind the number. “Balance updated,” “account closed,” “item removed,” “new inquiry” — each entry explains a move. When you see a negative item marked removed or simply gone, that's our dispute work showing up on your side.

Two timing quirks are worth knowing so they don't trip you up. First, your **score can lag your report**: new data posts first, and the score catches up on a later refresh a few days afterward — so you may see an account change before the number moves. Second, the **three bureaus run on their own schedules**, so a change can land at one bureau this week and another next week, and your three scores can differ at any given moment. Both are normal. (Score moved and you want the likely reason? See *“Score-Drop Diagnosis.”*)

What a deletion looks like when it lands

This is the moment you're watching for. When an inaccurate negative item comes off, you'll usually see one or more of these:

- The account **drops off your negative-items list** (or its status flips from negative to cleared/removed).
- An entry appears in your **“what changed” feed** — something like “account removed” or “collection deleted.”
- Your **score may move** on the next refresh — sometimes up, and sometimes it dips briefly before it climbs as your file recalibrates. Both are normal.

When you spot one of these, that's a win we earned together. You don't need to do anything — just know that's what progress looks like.

Normal vs. worth flagging to us

A quick way to know when to just keep watching, and when to send something our way:

Normal — no action needed

- Your score moving a few points up or down month to month
- One bureau showing a change before the others
- A short dip right after an item is removed
- Balances updating as your statements close

Send it to us

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

See something in the first column? Keep doing your part. See something in the second column? **Send it to us — we handle the disputes.** You forward it; you don't have to file anything.

How to send it: take a quick screenshot (or just note the account name and what looks off) and forward it to us — that's all we need to get started. New negative items that appear mid-repair are often errors, or even signs of fraud, so we prioritize them.

If something we already removed comes back: screenshot it and send it right away. This is rare, but federal law limits when a deleted item can be put back and requires the bureau to notify you in writing if it happens — so flag it the moment you see it and we'll re-dispute. (More on locking in the wins we've earned → *“Protect Your Gains.”*)

Your 2-minute monthly read-through

Once a month, open your dashboard and run this quick pass:

- Glance at your **score trend** — is the line generally heading the right way over time?
- Skim your **“what changed” feed** for anything new since last time.
- Scan your **accounts** for anything you don't recognize.
- Note any **wins** (an item removed, a balance dropping) — those are worth celebrating.
- Forward anything on the **“send it to us”** list, and get back to your day.

That's it. Checking your own dashboard is a *soft pull* — it never lowers your score, no matter how often you look (why that's true → *“Hard vs. Soft Pull.”*).

The bottom line

Your dashboard isn't a test you have to pass — it's a window into work that's already moving. Read the trend, recognize the wins, and pass us anything that looks off. We'll handle the disputes and the escalations; you get to watch your progress with confidence.

DO THIS MONTH

Take one 2-minute look at your dashboard. Note anything on the “send it to us” list and forward it. That's your whole job here.

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: myFICO on the categories and weighting of FICO score factors; Consumer Financial Protection Bureau on the difference between FICO and VantageScore models and free score sources; FHFA on newer score models (VantageScore 4.0 / FICO 10T) for conforming mortgages; FTC / 15 U.S.C. §1681i (FCRA §611) on reinvestigation and reinsertion. General education, current as of June 2026.

Questions? We answer every one.

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