



FundFoundr

Your 5-Minute Monthly Credit Check

A simple monthly habit that keeps a clean file climbing

The hard part is behind you — your file is cleaner, and the disputes are handled. What keeps a score moving up from here isn't another big push; it's a few small habits, done consistently. This is the whole routine: five minutes, once a month. Pick a day you'll remember — the 1st, or the day after payday — set a recurring reminder, and run down this list. That's it.

The 5-minute monthly check

Run these five every month. None of them takes more than a minute.

1

Autopay is on — for at least the minimum, on every card and loan.

Payment history is the single biggest part of your score, and one missed payment can drop a strong score sharply — often by 100+ points. Autopay makes “never late” automatic. If a card is ever replaced, lost, or closed, log back in and confirm autopay carried over — that's the most common way it quietly breaks.

2

Statement balance is under 10% of each card's limit.

Lower is almost always better; under 10% is the sweet spot — on a \$500 limit, keep the reported balance under \$50. One nuance: letting *every* card report \$0 can cost a few points, so it's usually best to let **one** card show a small balance (the “All Zero Except One” note in your *Why Did My Score Drop?* guide).

3

Pay it down before the statement closes — not just by the due date.

The balance on your *statement closing date* is what gets reported to the bureaus, so a lower number that day is a lower number on your report. Find that date in your card's app (often under *Account Details* or *Statements*) — it's separate from your due date. Your *Utilization Playbook* walks through the timing.

4

Scan your monitoring dashboard for anything you don't recognize.

A new account or a hard inquiry you didn't open — your two-minute identity check. See something off? **Don't fix it yourself — send it to us, and we handle the disputes.** You don't have to act alone.

5

(Once a year) update your income in each issuer's app or website.

This is just updating their records — **not** a credit check, so it can't lower your score. Issuers periodically offer credit-limit increases off current income, and a higher limit lowers your utilization automatically — without you paying down a thing.

The once-a-year ritual

Once a year (your birthday month is an easy anchor), do these three:

THE ONCE-A-YEAR RITUAL

- **Update your income** with each card issuer so they have current numbers on file — a records update, not a credit check, so it won't show up as an inquiry or move your score.
- **Ask for or accept a credit-limit increase.** An increase the issuer offers you is a *soft* pull; a *requested* one is soft at many issuers but a *hard* pull at some, so it's fine to ask which kind it is first. A higher limit with the same spending = lower utilization.
- **Confirm autopay survived any card changes** — a replaced, new, or closed card can quietly break an autopay you set up months ago, and a broken autopay is one missed payment from a big drop.

Why five minutes a month is enough

There's no single day your score “resets.” A score is calculated from whatever is on your file the moment a lender or app checks it — and your creditors send updated information to the bureaus roughly once a month, around each statement cycle. So the file you build with small, steady habits is the file that gets scored. Five consistent minutes, month after month, is how a clean report turns into a *climbing* one.

Repair cleaned it up — this keeps it climbing.

You don't need big moves or credit “hacks.” You need a short routine you actually run. And if anything ever looks wrong on your report, don't fix it alone — send it to us. That part is still ours.

Track your streak

Label the months across the top and check a box each time you complete an item. Seeing the row fill in is the point — consistency is what compounds.

HABIT						
Autopay on (all accounts)						
Statement balance under 10%						
Paid before statement close						
Scanned for anything unfamiliar						
Income updated (once a year)						

This guide shares general credit education, not personalized financial or legal advice. We can never guarantee specific score increases; how much a score moves depends on your full credit profile and what each bureau and creditor reports. Credit-limit-increase reviews and whether they use a soft or hard inquiry are set by each card issuer.

Sources: myFICO on payment history, amounts owed/utilization, and how balances report on the statement closing date; CFPB on credit scores reflecting current file data and on monitoring your reports; issuer help pages on income updates and credit-limit-increase reviews. General education, current as of June 2026.

Questions? We answer every one.

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