DUESMART QUICK PROMPT GUIDE · MODULE 05

Understanding Credit

Calculate utilization, organize important dates and identify responsible questions to investigate.

BEFORE YOU ASK

Score context	Source and date, if known; a score alone is not the whole file.
Revolving accounts	Rounded balances and limits using labels such as Card A.
Other obligations	Rounded balances and required payments only when relevant.

READY-TO-USE PROMPT

COPY THIS PROMPT

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Explain the educational factors that may affect a credit profile like this example: score source and date
[if known], Card A balance about $___ with limit about $___, Card B balance about $___ with limit about $___
and loan balance about $___. Calculate overall and per-card utilization, show the math, state assumptions,
explain what I should verify on my reports and offer several possible priorities. Do not promise a score
change or recommend disputing accurate information.
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USEFUL FOLLOW-UPS

[ ] How would utilization change if I paid $___?

[ ] Which dates should I track for each revolving account?

[ ] What evidence should I gather before disputing a genuine error?

CHECK THE ANSWER

[ ] The math is correct and assumptions are visible.

[ ] Any payment suggestion is affordable after essentials.

[ ] The answer does not guarantee deletion or a score increase.

PRIVACY RULE Use rounded amounts. Never enter passwords, PINs, full account numbers, government ID numbers, login details or complete financial reports.