H.O.A Business Credit Builder Worksheet

(Helping Uplift Society Through Leadership & Entrepreneurship)
Course: H.O.A Hustle University – Launch & Build (Indiana Edition)

SECTION 1: Business Identity

Field	Information
Legal Business Name	
DBA (If Any)	
EIN (IRS Number)	
D-U-N-S Number	
Business Formation Type	
Date Formed	
Business Address	
Phone	
Email	
Website	
Registered Agent	

SECTION 2: Bank & Accounts

Account Type	Bank Name	Open Date	Account # (Last 4)	Status
Business Checking				Active ☐ / Pending ☐
Business Savings				Active ☐ / Pending ☐

Merchant/PayPal		Active ☐ / Pending ☐

SECTION 3: Vendor Credit (Net-30 Accounts)

Vendor Name	Type (Office, Supplies, etc.)	Credit Limit	Start Date	Payment Due	Payment Made	On-Time (Y/N)

SECTION 4: Reporting & Monitoring

Credit Bureau	Account Reported	Reporting Date	Verified (Y/N)	Notes
Experian Business				
Equifax Business				
Dun & Bradstreet				

SECTION 5: Compliance Checklist

Task	Status	Completion Date
EIN Received	☐	
Business Registered (INBiz)	☐	
Bank Account Opened	☐	
D-U-N-S Number Received	☐	
Business Phone & Email Verified	☐	
Website + Google Profile Setup	☐	
First Vendor Accounts Opened	☐	
At Least 3 Reports to Bureaus	☐	

SECTION 6: Notes & Next Steps

Use this space to track new vendors, goals, and funding opportunities.

Tips from H.O.A:

- Always pay early, not just on time — it boosts your Paydex score.
- Keep your info consistent across all platforms (INBiz, IRS, DUNS).
- Reinvest profits into your credibility — not just your product.
- Remember: *Credit = Leverage. Leverage = Freedom.*