Learn more about our Gold Credit Enrichment Program

Make Smart Decisions for a Stronger Financial Future

DOCUMENTS • FEES • CREDIT REPORTS • PAYMENTS

First Step: Sign Up for MyScoreIQ

myScoreIQ®

Official Credit Monitoring Partner

1 Client Sign-Up Required

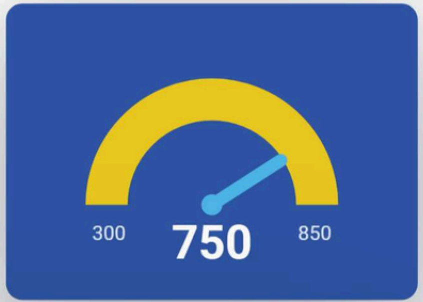
The very first action you need to take as a client is signing up for your **MyScoreIQ** account.

2 Obtain 3-Bureau Credit Report

This allows our specialists to pull your complete 3-bureau credit reports securely and accurately.

3 Comprehensive Credit Audit

With access to your report, we perform an in-depth credit audit to identify all disputable items.



How Our Program Works

1

We begin with a full credit audit to review your entire report in detail.

2

Our team identifies any negative items that may be affecting your score

3

We then dispute those items directly with all three major credit bureaus on your behalf

What are the Next Steps?

Sign the Credit Enrichment Service Agreement sent via SignNow

1

Make the down payment via Zelle or credit card (invoice)

2

Sign the Denefits Payment Proposal/Contract

3

Submit your documents.

4

Next Steps: Sign the Service Agreement

STEP 2

Review and sign our Credit Enrichment Service Agreement

We will send your Credit Enrichment Service Agreement to your email via SignNow. Please remember to check your spam folder just in case. If you have trouble finding the email, please let us know and we'll send you a direct link to access the agreement.

Next Steps: Payment

Option 1: Pay Upfront

Pay $1,750 upfront and save. You can pay by credit card—we'll send an invoice to your email—or pay via Zelle.

Option 2: Monthly Payments

Total Price: $2,000

Down Payment: $680

Remaining Balance: $1,320 financed through Denefits (3 monthly payments of $440)

Denefits is the platform we use to offer convenient monthly installments—this is not a loan.

Please remember that if you modify the payment dates, Benefits charges a variable fee

Next Steps: Sign the Denefits Payment Proposal/Contract

What is Denefits?

denefits
Complete Payment Options

Denefits is the platform we use to allow our clients to make convenient monthly payments for their Credit Enrichment program. This is not a loan—it simply helps break the cost of the program into manageable installments.

After you sign the Denefits agreement, their customer support team will contact you to verify your identity.

PLEASE NOTE

Understanding the Role of Denefits

Denefits is an independent third-party financing provider and is not owned, operated, or managed by NextLevelCredit.

If you choose the installment payment option, your payments will be processed through Denefits rather than directly through NextLevelCredit.

Denefits may charge service fees or other financing-related costs. These charges are separate from and in addition to your NextLevelCredit program payment.

Because Denefits operates independently, NextLevelCredit does not control Denefits' billing policies, payment processing, late fees, or financing charges

If a payment becomes past due, any late fees or penalties assessed by Denefits are determined by Denefits, and NextLevelCredit cannot waive, modify, or prevent those charges.

Next Steps: Submit your documents

What documents do we need from you?

We will need the following:

- valid picture id

- Social Security card

- Address verification document, which can be any of the following: Utility bill, bank statement, lease or mortgage statement, insurance statement, paystub, W-2, cell phone bill.

- MyScoreIQ login credentials, which is the platform we use to monitor our clients' credit.

Frequently Asked Questions

Q: How long does it take to fix my credit?

A: The timeline varies depending on how many negative items are affecting your credit. The minimum timeframe is about 30 days, which is how long the credit bureaus take to respond to disputes. Since every client's situation is unique, the overall timeframe can vary.

Q: Will I receive updates on the progress?

A: Yes. Our credit specialists will keep you informed every step of the way. You will receive regular updates on the progress we make throughout the process.

Q: Can I apply for loans, credit cards, etc. while in the program?

A: We strongly recommend that clients avoid applying for new credit during the program. This helps prevent new hard inquiries, which can negatively impact your credit while we're working to improve it.

Thank You!

www.nextlevelcredit.net