Complete Guide

90-Day Credit Score Repair Plan: Add 50-100 Points in 3 Months

A 90-day credit repair plan works because a few variables can move fast when you attack them in the right order. Reporting errors can be corrected within weeks. High utilization can drop the moment lower balances hit the statement close date. New positive revolving history can start building right away. The realistic goal is not a miracle; it is a measurable jump, often 40 to 80 points, when the file has both utilization issues and fixable inaccuracies. The first month is about audits and disputes. The second month is about adding or improving revolving credit capacity through a secured card or credit-limit increases. The third month is about confirming corrections, sending goodwill requests, and locking in clean payment history. A strong version of this plan also uses an authorized-user tradeline from someone with five-plus years of history and low utilization, because that can improve average age and utilization quickly when the account is truly strong. This guide gives you a week-by-week system so the next 90 days produce real progress instead of random checking and vague intentions. Think of it as a sprint that fixes the fast variables while setting up the slower ones to keep helping after day 90.

1. Foundation

The 90-day repair strategy focuses on the variables with the fastest scoring response: reported balances, active delinquencies, factual reporting errors, and total available revolving credit. Start by accepting that not every negative mark can be erased in three months. A legitimate charge-off or bankruptcy will not disappear because you sent a dramatic letter. But if your cards are reporting at 70 percent utilization, one collection is inaccurate, and you have no open revolving account, you may have several fast levers available at once. The plan is month-based. Month 1: pull all three reports, dispute every factual error, become an authorized user on a low-utilization seasoned account if available, and pay down the highest-utilization card first. Month 2: verify dispute responses, open a secured card if you lack revolving credit, and request credit-limit increases from existing issuers if they do soft-pull reviews. Month 3: continue perfect payments, review the score, and send goodwill letters for isolated accurate lates. Speed comes from layering multiple legitimate fixes together, not from any one magic tactic. The real win is not just a higher score at day 90; it is leaving the sprint with a cleaner file and a repeatable monthly operating system. If the sprint is run well, day 91 should feel easier than day 1 because fewer things are broken and more things are automated.

Day-1 Audit Sheet. Capture starting scores, current balances, limits, statement dates, and every negative item on all three reports. The first day should give you one complete snapshot so you can prove what changed by day 90.

Utilization Attack Planner. List every card's limit, current balance, 30 percent level, 10 percent level, and the date the balance reports. This tells you exactly where each payment should go for the fastest score impact.

Dispute and Goodwill Calendar. Track when each bureau or creditor letter was sent, the 30-day response deadline, and the follow-up dates for goodwill requests or credit-limit-increase requests. In a 90-day plan, losing a week to sloppy follow-up is expensive.

2. Step-by-Step System

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Week 1: pull reports and identify everything that can move fast

Start at AnnualCreditReport.com and download Experian, Equifax, and TransUnion. List every negative item, every open revolving account, each card's balance and limit, and the statement-closing date. Separate the file into three categories: errors to dispute, balances to optimize, and accounts that need rebuilding help. This step sets the baseline. If you do not know which card reports on the 8th versus the 21st, or which collection has the strongest documentation problem, you cannot prioritize correctly. The 90-day plan works only when you know exactly what will change the score fastest and exactly when those changes will report. Write the starting score and the starting problem list in one place so day-90 progress is measurable, not emotional.

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Week 2: dispute errors and reduce the highest-utilization card first

Send disputes for factual errors right away. Wrong balances, wrong statuses, duplicate accounts, and accounts not yours belong at the top of the list. At the same time, direct extra cash to the card with the ugliest utilization. If one card is at 92 percent and another is at 28 percent, the 92 percent card gets the first attack even if the balances are similar. A high-utilization card creates scoring pain out of proportion to the dollars involved. Also, if a trusted family member has a mature low-utilization account with perfect history, ask whether becoming an authorized user is appropriate. The account should ideally have more than five years of age and report tiny balances relative to its limit. That combination can add score support faster than many people expect.

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Month 2: add or improve revolving capacity

Once the first round of disputes is in motion, improve the structure of the file. If you already have open cards, request credit-limit increases, starting with issuers that generally do not require a hard inquiry. A limit increase from $2,000 to $4,000 cuts utilization in half if spending stays the same. If you have no open revolving credit, open a secured card that reports to all three bureaus and use it lightly, such as one small recurring subscription paid in full every month. The point is not to spend more; it is to show the scoring model fresh, well-managed revolving activity. Keep the balance low before the statement closes so the new tradeline starts with a clean pattern. Month 2 is about making the file structurally easier to score well.

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Month 2 to Month 3: verify disputes and document results

Check for dispute outcomes instead of assuming silence means success. Review each bureau's response and compare the updated report line by line with your original audit sheet. If a clear error was not fixed, prepare a second-round dispute or escalate to the furnisher. Save every corrected report. This is also the time to verify whether the authorized-user account or new secured card has begun reporting. A 90-day sprint depends on timing, so keep watching statement dates, response deadlines, and any newly reported balances. Good repair work is less glamorous than people expect. It is mostly careful follow-through on the details that affect the score. When a score does move, you should know exactly why it moved.

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Month 3: send goodwill letters and keep every payment perfect

Once utilization is better and disputes are underway, send goodwill letters for any isolated accurate lates you hope to remove. Goodwill works best when the late payment was unusual, the explanation is reasonable, and the account has otherwise been strong. At the same time, protect the file from new damage. Every account must be current. Every card must report where you want it. A 90-day score push fails if you fix an old late while accidentally creating a new one. Review autopay, cash flow, and due dates. The goal is to emerge from the sprint with a cleaner report and better habits, not just a temporary score pop. New mistakes are the most preventable reason these plans stall.

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Day 90: review the file and decide the next 90-day cycle

At the end of the plan, compare day-90 reports and scores against day-1. Write down what drove the gain: lower utilization, deleted errors, a new revolving account, an authorized-user tradeline, or some combination. If the jump was 40 to 80 points, great. If it was smaller, identify which item is still holding the file back. Sometimes the next phase is simply more time with the same clean behavior. Other times you still have one stubborn collection, one card reporting too high, or one goodwill request left to send. The first 90 days should leave you with a repeatable system, not a finished fantasy. Your next cycle should be smaller, calmer, and based on the evidence you gathered in the first sprint. That is how a quick score rescue turns into a lasting credit rebuild.

3. Key Worksheets & Checklists

Use the worksheet section like a sprint board. The 90-day plan succeeds when each week has one main job, one reporting date to watch, and one metric you expect to improve.

1. Setup Worksheet

Starting scores	Record the score source and date for all three bureaus or any FICO versions you can access before making changes.
Fastest score levers	List the two or three items most likely to move the score quickly, such as a card reporting over 80 percent utilization or a clearly inaccurate collection.
Authorized-user option	Write the name of the possible seasoned account, its approximate age, limit, and typical reported balance before deciding whether to use it.
Revolving rebuild plan	Note whether month 2 will involve secured-card opening, credit-limit-increase requests, or both.
Day-90 target	Set the actual goal, such as reducing all cards below 30 percent, getting one error deleted, and adding one new clean revolving tradeline.

2. Execution Checklist

- Pull all three reports and dispute factual errors in week 1.
- Pay down the highest-utilization card before the next statement close.
- Request credit-limit increases or open a secured card in month 2 if the file needs more revolving capacity.
- Keep every account current with autopay for at least the minimum.
- Review outcomes at day 90 and define the next repair cycle instead of stopping cold.

3. 30-Day Tracker

Window	Action	Evidence Complete
Days 1-7	Build the baseline and submit first-round disputes.	You have a complete audit sheet, mailed disputes, and balances targeted for early payment.
Days 8-30	Push down utilization and confirm any authorized-user addition.	At least one high-utilization card is materially lower before its statement closes.
Days 31-60	Request limit increases or open a secured card if needed.	Your total revolving capacity increases or a new clean tradeline is now scheduled to report.
Days 61-90	Review dispute outcomes, send goodwill letters, and compare scores.	You can explain the score change using corrected errors, lower utilization, and cleaner recent history.

4. Common Mistakes

Trying to dispute accurate derogatories as if they were errors

That wastes time and can distract from fast, legitimate gains like utilization fixes and true inaccuracies.

Ignoring statement-closing dates

Paying after the balance already reported can delay score improvement by a full cycle.

Opening a secured card and then running it up

A new tradeline helps only if it reports low balances and perfect payments.

Expecting all negatives to vanish in 90 days

The sprint is about the fastest legitimate wins. Some items improve only with time and consistent behavior.

5. Next Steps

The first 90 days should prove which levers work on your file. Once you know that, keep the winners going: low utilization, perfect payments, periodic report reviews, and follow-up on any unresolved inaccuracies. A successful sprint is really the start of a better maintenance routine, not permission to relax back into the habits that created the problem. Keep the calendar and the utilization dashboard running after the sprint ends.

- Repeat the utilization review before every statement closes next month.
- Track any unresolved dispute or goodwill request until you have a documented outcome.
- Leave the new secured card open and lightly used if it is now helping the file.
- Do not start applying for random new credit the moment the score improves.

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