



CREDIT BOOMIN.com

THE POWER OF GOOD CREDIT

Information Packet

Credit Repair Specialist

Affiliate Program



Prepared by
Credit Boomin' LLC
San Antonio, Texas, 78229

(210) 281 1178
www.CreditBoomin.com



A Low Score Can Cost You

Having a great credit score is key to the rest of your financial life. It can mean the difference between home ownership and renting for the rest of your life.

You will struggle to get approved for

Credit Cards



Obtaining a credit card can be a challenge if you have bad credit. Sometimes your only option is to put down money on a secured card

Car Loans



While the most common type of loan, getting anything even close to the 'advertised rates' is nearly impossible with bad credit

Mortgage



Some mortgage lenders will still finance you with bad credit, but you will pay tens upon tens of thousands more for your loan

Real World Auto Loan Example

In this example it illustrates just how much of a difference having a great score can make.

Having a **710** vs a **524** would save you almost **\$10,000** on the life of the loan.

Potential Savings
\$9,955.00

Having Low Score
524



\$28,500
15% Interest
Financed for 60 months

\$678/mo

\$12,181
Loan Interest

National Average
680



\$28,500
5% Interest
Financed for 60 months

\$538/mo

\$6,183
Loan Interest

If Your Score Was
710



\$28,500
3% Interest
Financed for 60 months

\$512/mo

\$2,226
Loan Interest



Considering Home Ownership?

This will be the single largest purchase most of us will ever make in our lifetimes - make sure you have a score well above 650 to take advantage of better interest rates.



Real World Home Loan Example

In this example it illustrates just how much of a difference having a great score can make.
Having a 710 vs a 524 would save you over **\$140,000** on the life of the loan.

Potential Savings
\$143,328

Having Low Score
524



\$250k
6.5% Interest
Financed for 30 years
\$1,580/mo

\$318,861
Loan Interest

National Average
680



\$250k
5% Interest
Financed for 30 years
\$1,342/mo

\$233,139
Loan Interest

If Your Score Was
710



\$250k
3.9% Interest
Financed for 30 years
\$1,182/mo

\$175,533
Loan Interest

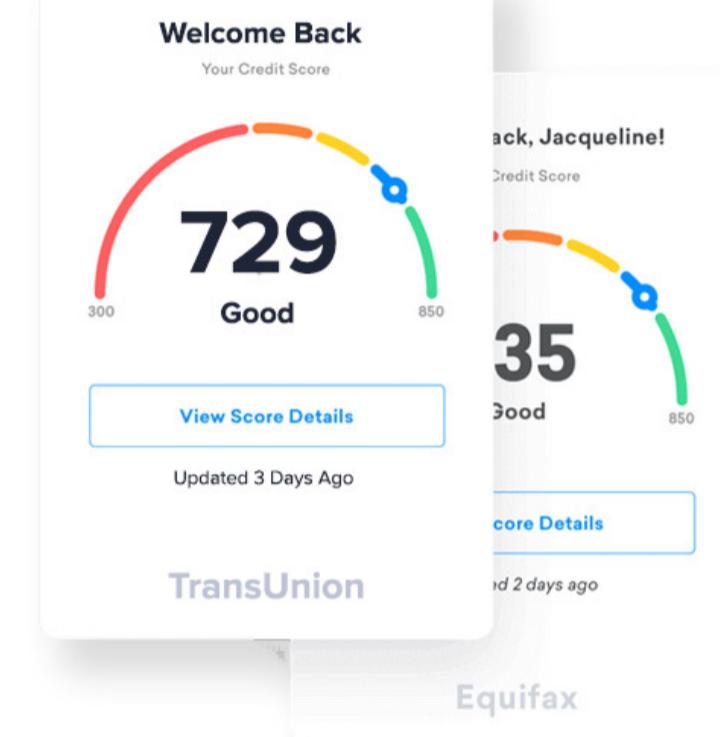


Understanding Credit Scores

There are a lot of factors that go into your credit score. Your score will also vary depending on which Credit Bureau the lender decides to use for your application. Understanding how it all works will empower you to build and maintain a great score going forward.

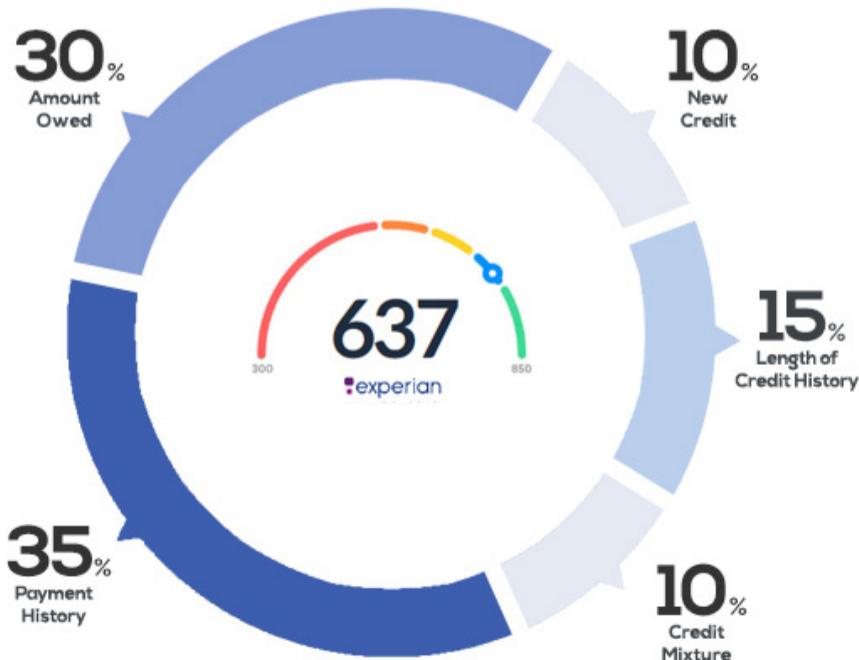
Credit Scores

- ✓ A credit score is a number generated using a formula that is meant to predict your credit worthiness.
- ✓ Credit scores range from **300-850**. The higher your score is, the more likely you will be approved for a loans.
- ✓ The lower your score, the less likely you will be approved.
- ✓ Your interest rates will be **MUCH** higher than someone who has a great credit score.
- ✓ Having a high score will save you many thousands of dollars on some of the most important purchases of your life.



Credit Bureaus

Credit Bureaus are companies that collect and maintain your credit information which Lenders and Creditors use to determine whether or not you will be approved



Score Factors

- 35%** Payment History
- 30%** Amount Owed
- 15%** Credit History
- 10%** Types of Credit
- 10%** Applying for Credit

WHAT IS THE REFERRAL PROGRAM?

- You **make money** by helping refer clients to us
- We do all the work, just send us new customers
- You earn a percentage of each new client referred to us by you
- How much you earn per client depends on the credit repair plan they choose to purchase
- Earnings start at **\$10 per month** up to **\$65 1st time + then \$35 /mo** (See Full Earnings Chart)

WHO ARE POTENTIAL CLIENTS?

- These clients are people who need credit repair services to fix past negative credit history.
- Individuals/couples planning to buy a home or car
- The ideal clients are people who are ready to make a change in their lifestyle; There is **no sense** in helping people repair their credit if they are going to continue making **late payments**.

WHAT SUPPORT AND TOOLS DO I GET?

- General education on answering credit repair questions
- 24/7 support from a credit repair professional – to help retain potential clients
- Free unlimited business cards and business card stands – on as needed basis
- Free 2x2 inch Stickers, 6x6 inch stickers, 14x17 inch waterproof - car door decal sticker
- Free Large or Medium size company T-shirt (front and back print). Additional shirts only \$15 each.
- Free custom graphic designs with your name as needed for promotional use

FREE MARKETING MATERIAL

Business Cards

Front:



Back:



Car Decal



PROHIBITED PRACTICES

- You may not collect ANY upfront fees from the customer, except for 3rd party add-on setup fees.
- You may not make unrealistic result claims to get customers.
- Let customers know that all numbers, APR % rates, and credit increase results are only examples.
- You may not solicit our marketing material where prohibited. Ex: Neighborhoods where “No soliciting” is posted.
- No placing on stickers on private property, or public telephone/light poles/restrooms. Only place our marketing material with explicit permission from the property owner.
- You may only use our company marketing material for social media sharing. (promotional videos, ads images)
- If you would like to get creative with your marketing practices, please run it by the owner before creating your own marketing material/campaigns.
- Please do not post our marketing material in inappropriate places such as adult content websites.
- Please ask for permission from business owner if placing business cards in parking lots or private property.

HOW CAN I GET STARTED AS AN AFFILIATE?

To apply as a Credit Boomin LLC credit repair specialist affiliate,
Please fill out our affiliate application form at:

partner.CreditBoomin.com

(no spaces)

Affiliate earnings:

Only credit repair (1 dispute):

Cost to customer:

Credit Monitoring fee: \$0 per month

Affiliate comision: \$10 per month

My custom fees: \$85 for 1st month +
\$75/mo

Total to customer: 1st month's fee is invoiced 25 days after customer signs

up (\$85) then \$75 per month.(Credit monotoring \$0 + my fees \$75)

Total monthly revenue: \$75 per month - \$10 affiliate payout

**Your affiliate earnings: \$20 one-time when
customer makes 1st payment (after 26-31 days)
+ \$10.00 US dollars per month until client's credit
repair process ends.**

Only credit repair (2-3 disputes):

Cost to customer:

Credit Monitoring fee: \$0 per month

Affiliate comision: \$20 per month

My total custom monthly fees: \$95 per month

Total to customer: 1st month's fee is invoiced 25 days after customer signs

up (\$95) then \$95 per month. (Credit monotoring \$0 + my fees \$95)

Total monthly revenue: \$95 per month - \$20 affiliate payout

**Your affiliate earnings: (\$20 one-time when
customer makes 1st payment (after 26-31 days)
+ \$20.00 US dollars per month until client's credit
repair process ends.**

Only credit repair (Full Repair subscription):

Credit Monitoring fee: \$0 per month

Affiliate comission: \$35 per month

My total custom monthly fees: \$135 per month

Total to customer: 1st month's fee is invoiced 25 days after customer signs up (\$150) then \$135 per month. (Credit monitoring \$0 + my fees \$135)

Total monthly revenue: \$135 per month - \$35 affiliate payout

Your affiliate earnings: (\$35 one-time when customer makes 1st payment (after 26-31 days) + \$35.00 US dollars per month until client's credit repair process ends.

Only credit repair (Full Repair One time pay):

Credit Monitoring fee: \$0 per month

Affiliate comission: \$150 one time payment payed out

25-31 days after customer signs up.

My total custom monthly fees: \$0 per month

Total to customer: One time fee is invoiced 25 days

after customer signs up (\$920)

Total monthly revenue: \$920 - \$100 affiliate payout

Your affiliate earnings: \$150 one-time payed out when customer makes their payment (after 26-31 days)

Credit repair (1 dispute) + Super.com Subscription:

Credit Monitoring fee: \$0 per month

Super.com subscription fee (charged separately): \$15

Affiliate comission: \$30 per month

My custom fees: \$85 for 1st month + \$75/mo

Total to customer: 1st month's fee is invoiced 25 days after customer signs up (\$85) then \$75 per month + \$15/mo(charged separately but immediately)

(Credit monotoring \$0 + credit repair fees \$75 + \$100
one time account setup and management fee)

Total monthly revenue: \$100 one time + \$75 per

month - \$30 affiliate payout

**Your affiliate earnings: \$40 one-time payed
out same day when customer signs up
+ \$10/mo affiliate payout**

Credit repair (2-3 disputes) + Super.com subscription:

Credit Monitoring fee: \$0 per month

Super.com subscription fee (charged separately): \$15

Affiliate comission: \$55 1st month, then \$20/mo

My custom fees: \$95 1st month + \$95/mo + \$100 Super.com setup and management fee (charged immediately)

Total to customer: 1st month's fee is invoiced 25 days after customer signs up

(\$95) then \$95 per month + \$15/mo (charged separately)

(Credit monotoring \$0 + credit repair fees \$95 + \$100

one time fee + \$15/mo (charged separately)

Total monthly revenue: \$100 one time + \$95 per

month - \$45 1st month, then \$20/mo affiliate payout

**Your affiliate earnings: \$45 one-time
payed out same day custumer signs up
+ \$20/mo affiliate payout**

Credit repair (Full Repair subscription) + Super.com subscription:

Credit Monitoring fee: \$0 per month

Super.com subscription fee (charged separately but immediately): \$15

Affiliate comision: \$65 1st time, then \$35/mo

My custom fees: \$150 1st month + \$135/mo + \$100 Super.com setup fee

Total to customer: 1st month's fee is invoiced 25 days after customer signs up + \$100 Super.com setup fee (charged separately but immediately)

(\$250) then \$135 per month + \$15/mo (charged separately)

(Credit monotoring \$0 + credit repair fees \$135/mo + \$100 one time

Super.com setup fee + \$15/mo (charged separately)

Total monthly revenue: \$250 one time + \$135 per month - \$65 1st time,

then \$35/mo affiliate payout

**Your affiliate earnings: \$65 one-time payed out
same day customer signs up,
+ \$35/mo affiliate payout**

Credit repair (Full Repair one time payment) + Super.com subscription:

Credit Monitoring fee: \$0 per month

Super.com subscription fee (charged separately but immediately): \$15

Affiliate comission: \$180 one time payment payed out when customer makes their payment (26-31 days after sign up)

My custom fees: \$920 one time payment + \$100 Super.com setup fee
+\$15/mo Super.com service fee charged separately

Total to customer: Total to customer: Total fee is invoiced 25 days after customer signs up (\$920) +
Super.com setup fee of \$100 (charged immediately) then \$15/mo Super.com service fee(charged separately)

(Credit monotoring \$0 + credit repair fees \$0/mo + \$100 one time Super.com setup fee + \$15/mo Super.com service fee(charged separately)

Total monthly revenue: \$1,020 one time payment - \$180 one time affiliate payout

Your affiliate earnings: \$180 one time affiliate comission, payed out when customer makes their payment (26-31 days after sign up)