

M A V E R I C K A I

CHATGPT CAN NOW HELP FIX YOUR CREDIT SCORE

YOUR STEP-BY-STEP CREDIT GUIDE

ChatGPT just added credit tracking. Connect your credit score once and it can pull up your actual credit report, show you exactly what's hurting your score, and help you build a plan to fix it. This guide walks you through the setup, gives you the exact prompts from my video, and shows you the payment calendar trick that lowers the balances your cards report.

How to connect your credit score in 2 minutes

The prompt that finds the 3 biggest things hurting your score

The payment calendar trick that lowers your reported balances

Bonus prompts for mortgages, mistakes on your report and monthly check-ins

8 copyable prompts

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Start Here: What ChatGPT Can (and Can't) Do With Your Credit

THE PLAN

1. Connect your credit score to ChatGPT (about 2 minutes).
2. Ask what's hurting your score, with the exact accounts behind it.
3. Upload your card statements and build your payment calendar.
4. Put the payment dates in your calendar.
5. Check back each month when your score updates.

Before you start

Your account: ChatGPT in the U.S. on Free, Go, Plus or Pro, on web, iPhone or Android.

Your materials: Your latest credit card statements (PDF or screenshots) and about 15 minutes.

Your first goal: Know the three biggest things hurting your score and have a payment plan for this month.

When you connect your credit score, ChatGPT gets your **Experian credit report** and your **VantageScore 3.0** score. It can see your accounts, balances, credit limits, how much of your credit you're using, your payment history and recent inquiries.

A few things worth knowing

- **It won't hurt your score.** Checking your score this way is a soft inquiry.
- **It updates monthly.** Your score and report refresh once a month, so you may only see one score at first.
- **It's separate from your bank accounts.** You don't need to connect a bank to use the credit feature.
- **Your score might not match other apps.** Banks and lenders use different scoring models and bureaus, so a different number somewhere else is normal.

What it can't do

ChatGPT helps you understand and plan. It can't pay your bills, move money, file a dispute or change your credit report. You stay in control, and you make the payments yourself.

HEADS UP

Nobody can guarantee a certain number of points. What this does is show you exactly what's dragging your score down and give you a clear plan to fix it.

Copy This First: Connect Your Credit Score

Open a new chat in ChatGPT and send this:

PROMPT 1 | COPY & PASTE

Connect my credit score.

That's it. ChatGPT will open the connection for you. You can also go to **Finances** in ChatGPT and choose **Connect your credit score**.

Finish the Experian verification

1. Fill out Experian's form to verify your identity and approve access to your credit data. 2. Enter your personal details and any verification codes **only in Experian's form**, never in the chat itself. 3. Come back to ChatGPT. Your score and credit factors will show up once your report is ready.

TIP

If Experian can't verify you, follow the steps in its form or contact Experian support. A brand-new connection can take a little while to show a score.

Step 1: Find What's Hurting Your Score

Once you're connected, send this in the same chat:

PROMPT 2 | COPY & PASTE

```
Look at my credit report and tell me the three biggest things hurting my score. Show me the exact accounts behind each one.
```

ChatGPT will break down your balances, your payment history and how much of your available credit you're using, and point to the specific cards or loans behind each problem.

What you'll usually see

- **High utilization.** You're using a big chunk of your credit limits. This is the one the payment calendar in Step 2 helps with.
- **Late payments.** Even one can weigh on your score for a long time.
- **Recent inquiries or new accounts.** Applying for a lot of credit at once can pull your score down.

Dig deeper on any of them

PROMPT 3 | COPY & PASTE

```
For each of those three problems, explain in plain English why it's hurting my score, how big the impact probably is, and the single most useful thing I can do about it this month. Use the actual numbers from my report.
```

TIP

Ask "Which card contributes most to my credit utilization?" if you want to know which balance to attack first.

Step 2: The Trick, Build Your Payment Calendar

Here's what most people don't know. **Even if you pay your bill on time, your card can still report a high balance**, and that high balance is what the credit bureaus see.

Card companies usually report your balance around the end of each billing cycle, which is often before your payment due date. So if you pay a little earlier, a lower balance gets reported.

Upload your latest credit card statements, then send this:

PROMPT 4 | COPY & PASTE

```
Build me a payment calendar to lower the balances that get reported to the credit bureaus. Help me confirm each card's reporting date, then tell me how much to pay and when, while keeping my bills and minimum payments covered.
```

Confirm the reporting dates

Reporting dates vary by card. The statement closing date is a common one, but it isn't a rule. ChatGPT will help you figure out what to ask, but check each date with your card company (in its app, on its website, or with a quick call).

Then put it on your calendar

PROMPT 5 | COPY & PASTE

```
Turn this payment plan into a simple list I can add to my calendar: the date, the card, the amount, and a one-line reminder for each payment. Leave a few days of buffer before each reporting date so the payment has time to process.
```

HEADS UP

Always pay at least your minimum by the due date, and keep your rent and essential bills covered first. Paying your full statement balance by the due date usually avoids interest.

Bonus Prompts

Run these in the same chat so ChatGPT still has your report.

Before a big application

PROMPT 6 | COPY & PASTE

I'm planning to apply for [A MORTGAGE / A CAR LOAN / A NEW CREDIT CARD] in about [NUMBER] months. Based on my credit report, what should I understand about my credit before I apply, and what should I do (and avoid doing) between now and then?

Something on your report looks wrong

ChatGPT can't file a dispute for you, but it can help you spot the problem and get your facts straight before you contact Experian.

PROMPT 7 | COPY & PASTE

Go through my credit report and flag anything that looks unusual: accounts I might not recognize, late payments, wrong balances or addresses. For each one, tell me what to double-check, and write a short, clear summary I can use when I contact Experian about it.

Your monthly check-in

PROMPT 8 | COPY & PASTE

My credit report just updated. Compare it to last month: what changed in my score, my balances, my utilization and my payment history? Tell me what's working, what isn't, and update my payment calendar for this month.

TIP

Set a monthly reminder on your phone to run the check-in prompt. The score only updates once a month, so there's no need to check it every day.

Common Mistakes and Quick Fixes

If this happens	Try this
You don't see the credit option	It's only available in the U.S. right now. Update the app or try the web version.
Experian can't verify you	Follow the steps in Experian's form or contact Experian support.
No score shows up yet	Your report may still be processing. Check back later.
Your score is different from your bank's	Normal. Different apps use different scoring models and bureaus.
A payment you made isn't showing	Your report shows what your lender last reported, and it updates monthly.
It guesses your reporting dates	Confirm each date with your card company before you rely on the calendar.
You typed personal info into the chat	Only enter personal details in Experian's form. Delete the chat if you need to.
You want to stop sharing your credit	Disconnect Experian in Finances. Your bank connections can stay.

Disconnecting

You can disconnect Experian any time without touching your bank connections. OpenAI deletes the credit report data within 30 days. Past chats stay until you delete them yourself.

Quick Reference: Your Credit Plan

Step	What you do	What you get
Connect	Say "Connect my credit score" and finish Experian's form	Your score and credit report in ChatGPT
Find the problems	Prompt 2	The 3 biggest things hurting your score, with the exact accounts
Payment calendar	Upload statements, then Prompt 4	How much to pay on each card, and when
Calendar it	Prompt 5	Dated reminders with buffer days
Every month	The check-in prompt	What changed and an updated plan

DO THIS TODAY

Open ChatGPT, say "Connect my credit score," and finish the Experian form. Then ask for the three biggest things hurting your score. You'll know exactly what to fix in under 10 minutes.

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Your score updates every month. Make this the month you start moving it.