



BUSINESS CREDIT

STARTER TRACKER

(FREE)

Track activity, timing, and consistency
as you begin building business credit.

Business Credit Education Series

Gerald Lacey, MBA, MSSCM



Business Credit Starter Tracker (Free)

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Business Credit Starter Tracker (Free)

Track activity, timing, and consistency as you begin building business credit.

How to use this tracker:

Update it monthly. Consistent tracking helps you pace applications, verify activity tied to your EIN, and keep your credit-building signals clean.





Section 1: Business Profile Snapshot

Record the essentials vendors and bureaus expect to see consistently.

- **Legal Business Name:** _____
- **EIN:** _____
- **Entity Type (LLC/Corp/etc.):** _____
- **Business Address:** _____
- **Business Phone:** _____
- **Business Email / Domain:** _____
- **Business Start Date:** _____
- **Primary Business Purpose:** _____

Consistency

Check:

☐ Matches bank records ☐ Matches IRS ☐ Matches listings



Section 2: Banking Activity Log

Visible, steady activity matters more than volume.

Month	Deposit Source	Deposit Amount	Business Expense	Expense Amount	Notes

Tip: Aim for predictable deposits and routine business expenses.



Section 3: Vendor & Net-Terms Tracking

Track only applications you *intentionally* submit.

Date	Vendor	Name	Terms	Approved?	First Use Date	On-Time Paid
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☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Rule: Space applications. Avoid stacking.



Section 4: Reporting & Signals Check

Review monthly to confirm progress.

- ☐ EIN appears on invoices
- ☐ Business address unchanged
- ☐ Payments made on or before due date
- ☐ Vendor activity matches business purpose
- ☐ No unnecessary profile changes this month





Section 5: Timing & Readiness Log

Use this before any new application.

- **Days since EIN established:** _____
- **Days since last profile change:** _____
- **Days since last application:** _____
- **Red flags present?** ☐ Yes ☐ No
- **If yes, which?** _____

Decision: ☐ Apply ☐ Wait and stabilize



Section 6: Monthly Summary

Reflect briefly—this helps spot patterns early.

- **What improved this month:**

- **What needs correction:**

- **Next month's focus:**

Reminder

Business credit grows through **routine**, not urgency. Track activity, pay early, and apply only when your signals are clean.



Additional CGA Resources

[Ultimate Guide To Business Credit Using EIN Only](#)

[Mastering Business Credit for LLC's: Unlock Financial Growth](#)

[Ultimate Guide to Funding for a Startup Business During The COVID-19 Pandemic](#)

[Ultimate Guide To Business Revolving Account Vendors, Net 55 Payment Terms](#)

[10 Best Business Credit Cards Using EIN Only In 2022](#)

[Top Business Credit Cards To Build Business Credit For Small Businesses](#)

[Ultimate Guide To Tier 2 Business Credit And Funding](#)

[Virtual Freelance Business Startup Quick Guide: Retire in Ten Years](#)

[Ultimate Guide To Business Credit Card Use For New Businesses & Startups](#)

[Ultimate Guide To Five Easy Approval Business Credit Cards](#)

[Ultimate Guide to Ten Gas Cards with Easy Approval for New Businesses](#)

[5 Vendor Net 30 Accounts with Easy Approval that Report to Equifax Business Credit](#)

[The Entrepreneur's Guide to Business Credit: From Start-Up to Scale-Up:](#)

[EIN Unlocked: From Startup to Empire](#)

[Unlock the Power of Net 30 Credit using EIN only!](#)

[Ultimate Guide to Small Business Credit, Bank Rating](#)

[How To Become a Paper Millionaire Quickly!!!](#)

[Business Credit vs. Personal Credit: Understanding the Differences](#)

[Building Business Credit with EIN Only: A Comprehensive Guide](#)

[Financial Freedom Through Business Credit](#)

[Business Credit as a Competitive Moat](#)

[Business Credit Myths That Keep You Broke](#)



[Asset Depreciation Snapshot Worksheet](#)

[Beginner Bookkeeping Starter Kit](#)

[Business Income Classification & Proof Guide](#)

[Business Mileage Tracker](#)

[Business Plans for Beginners](#)

[Drive, Deliver, Dominate](#)

[Entity Selection Decision Guide](#)

[Everyday Deduction Checklist](#)

[Home Office Deduction Calculator](#)

[IRS Compliance Self-Check](#)

[Quarterly Tax Payment Planner](#)

[Startup Costs Deduction Log](#)

[Startup Tax Essentials Checklist](#)

[Tax Credits Qualification Guide](#)



About the Author

Gerald Lacey, MBA, MSSCM, is an investor, author, entrepreneur, and public relations specialist. He is the founder of Credit Growth Academy (CGA), a digital education platform designed to help gig workers and small business owners build business credit, access vendor tradelines, and scale their operations without using personal guarantees.

Gerald is a graduate of Florida Agricultural and Mechanical University's (FAMU) School of Business and Industry (SBI). He currently holds a Master of Business Administration (MBA) and a Master of Science in Supply Chain Management (MSSCM), and is presently pursuing a Doctor of Business Administration (DBA) with a concentration in Supply Chain Management and Logistics at Liberty University.

He serves as Executive Vice President of Marketing and Communications at Lacey & Associates PR (LAPR), where he leads digital strategy, branding, and stakeholder engagement. Gerald has built and managed web platforms, social media campaigns, and educational content for both startups and nonprofit initiatives.

His career highlights include an internship with the Office of the Provost at FAMU, a groundbreaking appointment as the first African American board member of the Leesburg Heritage Society and Historical Museum, and co-hosting the Lake County Sports Show. He is a member of Club R.E.A.L. and the Public Relations Society of America (PRSA).

Gerald also earned an Associate of Arts degree from Tallahassee Community College and remains a committed advocate for economic empowerment through entrepreneurship and financial literacy.

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