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— A PLAIN-ENGLISH US PLAYBOOK —



BANKABLE

Build credit. Use leverage. Climb any ladder.



DARREN SOLANKI

bankableyou.com

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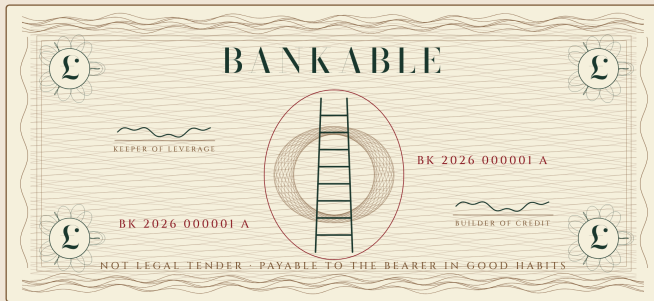
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Contents

Introduction: Why I Wrote Bankable	9
Credit Is Trust, Written Down	17
One. How Your Score Works	21
Two. Rebuild: Fixing a Damaged File	31
Three. Starting Fresh in America	47
Four. The Bankable Ladder: Five Stages in 24 Months	55
Five. The Ten Rungs at a Glance	65
Six. Make the Cards Pay You	73
Seven. Run Your Own Numbers	85
Eight. Lines We Never Cross	95
Nine. Two Credit Files: Personal and Business	105
Ten. Make the Mortgage Work	115
Eleven. Bitcoin, Gold and the Dollar	127
Twelve. Climb Any Ladder	139
Questions People Ask	145
Appendix: A Short History of Money and Credit	155
Glossary	167
About the Author	173

Introduction: Why I Wrote Bankable



When I moved to the US, I sold a house in Toronto and used the money to buy my first American home outright, in cash. No mortgage. No monthly payment to a bank. By most measures I had done well.

To the US credit system, I barely existed.

I had owned property for years. I had carried mortgages and paid them. I had a long career and money in the bank. None of it counted here, because none of it was in a US

credit file. I had to build one from nothing, the same way a nineteen-year-old with a first job does.

That is the lesson at the center of this book: **cash in the bank does not create a credit file**. A credit file is built from one thing only, a record of borrowing and repaying. You can be wealthy and invisible. You can earn well and still be told no, or be offered a worse rate than someone who earns half as much but has a longer record.

So I started again. I opened cards in my own name and in my business's name, so both histories would grow. This book is the method I used, written down so you don't have to work it out the slow way.

Who is telling you this

I grew up in London. I earned my first money on a paper route at thirteen, worked at McDonald's in my teens, and as a student I bought and sold laptops through a classifieds paper. That was my first trading business, before I was twenty.

My parents wanted me to be a doctor. I wasn't cut out for science, so I switched to information systems and earned a BSc from the University of Bedfordshire in 1999. Pursue what you are actually good at, not what other people want for you.

I then spent more than twenty years in IT and cyber security for brokerages, insurers, lenders and a credit union, including seven C-level technology roles. Early on I worked in IT at a UK mortgage lender. Seeing lending from the inside taught me that a loan decision is not a judgment of your character. It is a reading of your data. Once you understand the data, you can shape it.

How I learned it the first time

My route ran through Brazil for a year, then Canada from 2003, then Miami from 2013. Canada is where I learned what credit can do.

A few months after I arrived, my money was stolen while I was staying with family friends. It was a hard moment, and it pushed me to get a place of my own. A lender helped me get a mortgage on modest, part-time income. Lenders are not only looking for big salaries. They are looking for proof that you will repay.

The down payment came from an unexpected place. I had sent money home to my mom from my UK salary, and she returned £10,000 of it. At roughly three Canadian dollars to the pound, that became about C\$30,000. I hadn't earned a cent more. Currency and timing had multiplied what I already had.

Everyone told me to buy on the outskirts. I had done my homework, and my instinct said the city, so I bought in the city. Listen to advice, but once you have done the work, back your own judgment against the crowd.

The banks would lend on 5% down. About \$15,000 of my own money could control a \$300,000 apartment. That is leverage, and it cuts both ways. If prices rise, a small stake grows fast. If they fall, it can vanish just as fast. Leverage only makes sense with a steady income behind it and a plan for bad months.

I had that steady income, from one IT job to the next, and I used it to buy more property. Later I took on a large mortgage on my salary to hold two Toronto properties at once. I paid my mortgage bi-weekly rather than monthly,

which cut principal and interest faster. All of it rested on a record of paying what I owed when I owed it.

Then I crossed the border and found that the record didn't come with me.

What this book promises

This is a plain-English guide to the US credit system for people starting from zero or starting again. It covers six things.

1. **Build credit from zero.** Open a file in your own name, feed it the right habits, and earn a score worth having.
2. **Rebuild a damaged file.** Late payments, collections and maxed-out cards are not a life sentence. You will learn what you can fix, what you have to wait out, and how to do both without paying anyone to do it for you.
3. **Start fresh in America.** If you are new to the US, your history from another country usually doesn't follow you. You will learn how to get on the board quickly and safely.
4. **Make the cards pay you.** Use credit cards so they build your history, float your spending and pay you back, instead of charging you interest.
5. **Use the bank's money wisely.** Understand when borrowing helps you buy something that grows, and when it puts you at risk.
6. **Climb any ladder.** Turn a good credit record into a first property, a business, or a bigger, calmer life.

It does not promise you will get rich. There are no secrets the banks are hiding. The methods here are slow, plain and

legal. They worked for me, and once you have built your credit this way, it belongs to you.

The plan: The Bankable Ladder

At the heart of the book is one plan: **The Bankable Ladder: five stages, 24 months.**

1. **Set up** (month 0). Pull your reports, open the right accounts, and put the basics in place.
2. **Get on the board** (months 1 to 6). Open your first credit line and start a clean record.
3. **Widen the base** (months 6 to 12). Add limits and accounts carefully, and start income on the side if you want one.
4. **Get mortgage-ready** (months 12 to 24). Hit the score your loan needs, keep debts low and build a cash buffer.
5. **Climb** (month 24 onward). Use what you have built to take the next step.

The order matters more than any single step. The most common mistake is doing the right thing at the wrong time, such as opening several new accounts just before applying for a mortgage.

The tactic: Play the reporting date

If you remember one tactic from this book, make it this one: **Play the reporting date.**

Card issuers usually report your balance to the credit bureaus around the date your statement closes, not the date your payment is due. So you can pay in full every month and still look stretched, if a large balance sits on the

card on statement day. Pay most of it down a few days before the statement closes, and the bureaus see a small balance instead. Same card, same spending, and often a better score. You will see this move again and again, because it costs nothing and works quickly.

How to read this book

Start with the short prologue, **Credit Is Trust, Written Down**. It explains in a few pages why the system works the way it does.

Then read **How Your Score Works**, which covers the number every lender checks and which parts of it you can move.

If your file has problems, go next to **Rebuild: Fixing a Damaged File**. If you are new to the US, read **Starting Fresh in America**. If neither applies, you can skip ahead.

The Bankable Ladder: Five Stages in 24 Months is the plan itself, step by step. **The Ten Rungs at a Glance** gives you the ideas behind it, one per rung, so you can jump to the one you need.

The chapters after that go deeper on single topics: **Make the Cards Pay You**, **Run Your Own Numbers**, **Lines We Never Cross** (the “credit hacks” that are really fraud), **Two Credit Files: Personal and Business**, **Make the Mortgage Work**, and **Bitcoin, Gold and the Dollar**, where I give my view and the other side. **Climb Any Ladder** brings it together, and **Questions People Ask** answers the questions friends and colleagues ask me most.

At the back, **Appendix: A Short History of Money and Credit** tells the longer story for readers who want it, and the **Glossary** explains the terms.

Along the way you will find short asides from my own climb, calculations you can run with your own numbers, and a one-line **Rule to keep** at the end of each chapter.

A clear note before we start

This book is education, drawn from my own experience. It is not financial, legal, tax or investment advice. I am not your lender, your accountant or your adviser, and I don't know your situation. Rules, rates and products change, sometimes quickly. Where I mention a company, it is history, not a recommendation to apply for anything.

Before you borrow, invest or buy property, check the current terms and talk to a qualified professional who can look at your whole picture.

What I can give you is the map I wish I'd had the day I owned a home outright and still had to start my credit from nothing.

Rule to keep: Cash in the bank is not a credit file, so start building your record before you need it.

END OF SAMPLE

Keep climbing.

That was the Introduction. The rest of *Bankable* is the playbook itself:

1. **How your score works**, and the two habits behind two-thirds of it
2. **Play the reporting date**, the free timing move most people miss
3. **Rebuild** after late payments and collections, with letter templates
4. **Starting fresh in America** when your history stays behind
5. **The Bankable Ladder**: five stages, 24 months, from no credit file to mortgage-ready
6. **Make the mortgage work**: pre-approval, mortgage insurance, closing costs

Get the full book on Amazon, in paperback and Kindle.

Search “Bankable Darren Solanki” on Amazon, or visit bankableyou.com.

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