



URBAN AZ FINANCIAL

Tax • Business • Financial Solutions

112 N Central Avenue, Suite 600C • Phoenix, AZ 85004

623-226-7948 • www.UrbanAZFinancial.com

Info@UrbanAZFinancial.com

BUSINESS CREDIT AND FUNDING

Business Credit Readiness Checklist

Prepare before applying for business credit. Use this checklist to identify documentation gaps and assess whether a new credit obligation fits your business cash flow.

1 Confirm your business foundation

- ☐ Keep legal name, EIN, address and contact details consistent across entity, bank, tax and credit records. Correct errors before applying.
- ☐ Confirm entity status and applicable licenses. Keep formation, ownership and authorized-signer records accessible in a secure folder.
- ☐ Use a separate business bank account. Reconcile statements and explain unusual deposits, transfers or overdrafts.

2 Understand the credit picture

- ☐ Review available business credit reports and relevant personal credit reports. Dispute inaccurate information through the reporting agency.
- ☐ Track payment history, balances, utilization and existing debt. Choose useful accounts and ask whether payment activity is reported.
- ☐ Expect product-specific requirements. Some lenders review owner credit and require personal guarantees or collateral; an EIN does not remove those conditions.

3 Prepare for a lending conversation

- ☐ Organize current financial statements, tax returns and bank statements. Have a debt schedule and explain any gaps or recent changes.
- ☐ Define the amount needed, intended use and repayment source. Model payments under conservative revenue and expense assumptions.
- ☐ Compare total cost, fees, repayment frequency, guarantees and collateral terms. Ask how an application affects credit before consenting.
- ☐ Resolve weak records or cash-flow gaps first. Avoid buying unnecessary accounts or using fabricated revenue, identity or credit information.

Readiness is preparation, not approval. There is no universal score, number of accounts or timeline that guarantees funding. Share financial records only through a verified, approved secure channel.

Know what to improve before you apply

Urban AZ Financial's Funding Readiness Assessment can help identify business, documentation and credit-readiness priorities.

[Start My Funding Readiness Assessment >](#)

Sources • Reviewed October 10, 2026: [SBA business planning and credit](#) | [SBA lending criteria overview](#)

General education, not a credit offer or individualized financial advice. Approval, terms and timing depend on the lender and applicant. No funding result is guaranteed.