

# Generational Wealth

*generationalwealth.llc*

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## PLATFORM USER GUIDE

Your step-by-step guide to getting started and building your financial legacy.

### WHAT YOU WILL LEARN

- ✓ How to create your free account
- ✓ How to use the Budget Calculator
- ✓ How to run your AI Financial Coach session

✓ How to upload and analyze your credit report

✓ How to generate an FCRA dispute letter

✓ How to choose the right plan for your needs

*"Build It. Keep It. Pass It On."*

## GETTING STARTED

# How to Create Your Free Account

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### STEP 1

## Go to [generationalwealth.llc](https://generationalwealth.llc)

Open your browser and type [generationalwealth.llc](https://generationalwealth.llc) in the address bar.

### STEP 2

## Click "Start Free Today"

Find the green "Start Free Today" button on the homepage and click it.

### STEP 3

## Fill in your details

Enter your first name, last name, email address, and a password. All fields are required.

#### STEP 4

## Click Register

You will go directly to your personal dashboard. No email verification required.

#### STEP 5

## Explore your dashboard

Your dashboard shows all your tools, account info, and progress at a glance.

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**TIP:** Already have an account? Click "Log In" in the top right corner and use your email and password.

# How to Use the Budget Calculator

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## STEP 1

### Go to The App

Click "The App" in the navigation menu at the top of the page.

## STEP 2

### Select the Budget tab

The Budget tab is the first tab and opens automatically.

## STEP 3

### Enter your numbers

Fill in your Monthly Income, Expenses, Total Debt, and Interest Rate.

## STEP 4

### Read your results

See your Monthly Surplus, Debt-Free timeline, Total Interest, and Savings Rate instantly.

## STEP 5

# Ask your AI coach

Click "Ask AI how to improve" for personalized advice on your numbers.

# How to Track Your Credit Score

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## STEP 1

### Click the Credit tab

Inside the app, click the "Credit" tab at the top.

## STEP 2

### Enter your current score

Type your score. An estimate is fine. It color-codes automatically.

## STEP 3

### Set a target score

Enter the score you want to reach as your goal.

## STEP 4

### Focus on the top two factors

Payment History (35%) and Credit Utilization (30%) move your score the fastest.

## TOOL GUIDE

# How to Use Your AI Financial Coach

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### STEP 1

## Go to Your Financial Coach

From your dashboard, click "Your Financial Coach" at the top of your tools panel.

### STEP 2

## Fill in your profile

Answer 4 questions: credit score, total debt, monthly income, and your number one goal.

### STEP 3

## Upload your credit report

Optional but recommended. Your report is never stored — it goes directly to the AI only.

#### **STEP 4**

## **Start your coaching session**

The AI gives you a personalized 3-step action plan based on your exact numbers.

#### **STEP 5**

## **Ask follow-up questions**

Free users get 3 questions. Pro and Professional users get unlimited questions.

## TOOL GUIDE

# How to Generate a Dispute Letter

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### STEP 1

## Click the Dispute tab

Inside the app, click the "Dispute" tab.

### STEP 2

## Enter your name and select a bureau

Choose Experian, Equifax, or TransUnion.

### STEP 3

## Describe the error

Example: "A collection for \$450 I paid in 2022 still shows as unpaid."

### STEP 4

## Generate and review

The AI writes your FCRA-compliant letter in seconds.

Read it carefully.

## **STEP 5**

### **Print, sign, and mail**

Mail it certified to the credit bureau. Keep your tracking number.

## PLAN OPTIONS

# Which Plan Is Right For You?

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Every plan includes AI coaching and dispute letters. The key difference is WHO you are using the platform for — yourself, or running a credit repair business for other people.

<b>FREE</b>	<b>Always \$0</b>
<b>Who it is for:</b>	For anyone exploring the platform before committing.
<b>What you get:</b>	1 coaching session · 3 questions · 3 dispute letters · Budget calculator · Credit tracker
<b>Important:</b>	Once your free limits are used, you must upgrade to continue using AI tools.

<b>PRO</b>	<b>\$9.99/month or \$79/year   3-Day Free Trial</b>
<b>Who it is for:</b>	For individuals using the platform FOR THEMSELVES. This plan is for YOU — not for managing other people.
<b>What you get:</b>	Unlimited AI coaching · Unlimited dispute letters · Credit report analyzer · Full toolkit
<b>Important:</b>	<b>One account holder only. Cannot be used to manage credit repair for other clients.</b>

**GW PRO  
FESSIONAL**

**\$49.99/month | No Free Trial**

**Who it is  
for:**

For credit repair professionals running a business. If you charge others for credit repair, this is your plan.

**What you  
get:**

Everything in Pro PLUS manage up to 5 clients, generate their dispute letters, and track their credit.

**Important:**

Your clients do not need their own accounts — you manage everything for them.

**GW PR  
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ONAL  
PLUS**

**\$99.99/month | No Free Trial**

**Who it is  
for:**

For established credit repair businesses ready to scale beyond 5 clients.

**What you  
get:**

Everything in GW Professional PLUS manage up to 15 clients and priority support.

**Important:**

Same business model as GW Professional — built for larger operations.



KNOW YOUR RIGHTS

# Laws That Protect You

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## **FCRA — Fair Credit Reporting Act**

You have the right to dispute any inaccurate information on your credit report. Bureaus must investigate within 30 days and remove anything they cannot verify. You get one free credit report per year from each bureau at [AnnualCreditReport.com](https://www.annualcreditreport.com).

## **FDCPA — Fair Debt Collection Practices Act**

Collectors cannot harass or threaten you. Send a written cease-and-desist and they must stop contacting you. Violations carry fines up to \$1,000 per incident.

## **ECOA — Equal Credit Opportunity Act**

If denied credit, lenders must tell you why in writing within 30 days so you can dispute or correct the reason.

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*"1 million new trust funds. Because generational wealth should not only belong to the wealthy."*

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## CONTACT & SUPPORT

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