Introduction: Your Credit Isn't Ruined — It's Just Tangled

Divorce does a number on credit. Not because anyone is irresponsible — but because credit systems were built for households, and divorce dismantles the household. Joint accounts become disputed accounts. Shared payments become missed payments. A score that was fine at "we" gets wrecked at "me versus them."

Here's what Dumb Money Questions wants you to hear first: **a damaged score after divorce is not a character judgment. It's a paperwork problem.** And paperwork problems have paperwork solutions.

This guide doesn't do shame. It doesn't do "you should have known better." It does one thing: shows you exactly how to separate your credit from your ex's, fix what's wrong on your reports, and build a score that belongs to you alone — on one income, starting from wherever you are right now.

The honest timeline

No one can promise you a 750 in 90 days. Anyone who does is selling something. Here's what's realistic:

Starting point	Typical 6-month gain	Typical 12-month gain
Below 550 (serious damage)	+40 to +80 points	+80 to +150 points
550–620 (fair, bruised)	+30 to +60 points	+60 to +120 points
620–680 (decent, tangled)	+20 to +50 points	+50 to +100 points

These aren't guarantees — they're what the Dumb Money Questions research shows is typical when someone follows the system in this guide. The biggest gains come from fixing errors (fast) and establishing on-time payment history (steady). Both are covered in detail.

The core promise: By the end of this guide, you'll know exactly what divorce did to your credit, what to fix first, what to build next, and what your score can look like 12 months from now. No jargon. No shame. Just the steps.

📐 Framework: The Three Phases of Credit Recovery

Every chapter in this guide fits into one of three phases: **SEPARATE** (untangle your credit from your ex's — Chapters 2–3), **REPAIR** (fix what's wrong on your reports — Chapters 4–5), and **REBUILD** (establish new positive history — Chapters 6–10). You do them in order. Skipping ahead is the most common mistake — people open new cards before closing joint accounts, and the old damage follows them.