Credit Booster AI Launches Predictive Score Coaching to Forecast Credit Changes Before Users Act

Reads all three credit bureaus, drafts removal letters, and forecasts a move's score impact before a user makes it. Used by more than 16,000 people.

LOS ANGELES, CA, UNITED STATES, July 16, 2026 /EINPresswire.com/ -- Most people repairing their credit work blind. They pay down a balance, close a card, or mail a letter, then wait a month to learn whether the move helped or hurt. Credit Booster AI, an AI credit app for iPhone and Android, is built to remove that guesswork.

The company today launched predictive score coaching inside its app. After a user connects their Experian, Equifax, and TransUnion reports, the app estimates the score impact of an action before the user takes it, such as which card to pay down first, which error to challenge, or how long to wait before applying for new credit. Each decision is assigned a projected point impact up front.

The founder built the industry he is now competing against.

"I ran a credit repair company for 17 years and worked with 28,000 clients," said Alexander Katsman, founder of Credit Booster AI. "The same thing broke my heart over and over. People paying hundreds a month for letters they could send themselves, and nobody ever told them which move would actually raise their score. So we built the tool I wish they'd had, and we put it in their pocket for a fraction of the price."

More than 100 million Americans carry a credit score under 700, and a thin score can cost them for years. On a 30-year mortgage, the gap between good and fair credit can exceed $100,000 in added interest. The standard remedy has changed little in decades: pay a firm every month, sign letters, and wait.

Credit Booster AI reads a user's three reports, uses AI to flag items that appear inaccurate, outdated, or unverifiable, and drafts removal letters citing the relevant sections of the Fair Credit Reporting Act. The newer element is the forecast, which estimates the effect of each action so users focus on the changes most likely to raise a score.

Katsman was direct about the app's limits.

"No app can erase accurate negative information, and anyone promising you a guaranteed 200 points is lying to your face," he said. "What we do is catch the errors a human eye misses and take the pain out of removing them. When there are real errors to fix, people typically see 30 to 60 points over one to three months. We would rather tell you the truth and keep you than sell you a fantasy."

More than 16,000 people used the app in the past month, over 11,000 of them new, making it one of the faster growing credit tools on the App Store.

Credit Booster AI supports every credit profile, including scores in the 500s, and includes a seven day free trial. Features include AI analysis across all three bureaus, automated removal letter generation and tracking, predictive score coaching, real time score alerts, and a personalized month by month plan.

The app is available on the App Store and Google Play. More information is available at https://creditbooster.ai.

About Credit Booster AI
Credit Booster AI is an AI-powered mobile app that helps consumers build, fix, and protect their credit. Available on iPhone and Android, it reads all three bureau reports, identifies and challenges errors, and gives each user a plan that projects score impact before they act. More information is available at https://creditbooster.ai.

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