



6 STEPS TO BOOST YOUR CREDIT SCORE AS A SELF-EMPLOYED DOCTOR



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Let's Be Honest...

You've got patients to see, reports to file, and let's not even start on that stack of invoices from NFZ. You didn't become a doctor to get ghosted by the tax office or rejected by a bank.

And yet — getting a simple lease, a loan, or even a decent credit limit as a JDG?

Feels like you need a PhD in paperwork.

Spoiler: it's not your fault.

Credit scoring was made for full-time contracts, 9-to-5s, and people with corporate cafeterias. Not doctors running their own practices with 14-hour days and a thousand hats.

But here's the good news:

You can take control of your score — without turning your desk into a spreadsheet jungle.



Why Your Credit Score Matters (Even If You're Busy With Patients)

You might be thinking:

"I'm fully booked, payments are coming in. I'm fine."

Sure. Until:

- NFZ delays a transfer again
- Your exam chair breaks mid-week
- Your medical software license suddenly renews
- A clinic opportunity pops up and you need fast funding

A good credit score doesn't mean you're in trouble. It just gives you **flexibility** when you need it most.



What Banks Actually Look At (and It's Not Your Qualifications)

They don't care about your patient satisfaction rate (unfortunately).

They check:

- 📄 Your net income (yes, actual profit and not just revenue)
- 🏦 Your bank account history (don't mix business with Biedronka snacks)
- ⌚ How long you've been operating (ideally 12+ months)
- 😬 Any debts with ZUS or US (Even 100 zł overdue? Red flag.)

Low score = closed doors.

But your score is something you can work on, starting from now.

How to Build a Healthy Credit Profile – Doctor's Edition

1. Net Income > Revenue

You could be invoicing 20k/month... but if half of that goes to rent, staff, and coffee pods, what's really left?

With **PaveNow**, you can:

- Track invoices and payments from patients or NFZ
- Monitor your real-time profit, not just turnover
- Know what's overdue and send reminders in two taps

👉 Net income is your financial pulse. Keep it strong.

2. Rethink the Ryczał

Ryczał is simple, yes — but often too simple. Flat-rate tax can hide your true profit, and banks hate uncertainty.

If you're planning to apply for financing, switching to KPiR (simplified bookkeeping) may be worth it. It shows lenders a clearer picture of your business health.

3. Keep Costs Clean, Not Just Low

Every doctor knows admin creep is real:

- Medical supplies ordered in bulk
- Auto-renewing software
- That online course you forgot you signed up for

With PaveNow, you can get on with managing your costs:



Snap receipts instantly



Categorize expenses automatically



Spot irregularities before they snowball

No more “where did my money go?” moments.

4. Treat Your Bank Account Like a Medical Record

To a lender, your bank account is like a patient file. Mixed signals?

Personal expenses? No clear structure? Risky.

Separate your accounts. Let PaveNow bring structure, visibility, and sanity to all your financials.



One clean record. One less reason to get rejected.

5. Assets Can Help (Even if you just started your career)

You may not be driving a Porsche (yet), but you've got value:



A diagnostic setup



A car you visit patients with



A clinic with professional fittings

These can be used as collateral to secure better credit terms. They can help secure better credit terms or unlock lending options you didn't know you qualified for.

6. Stay Clear with ZUS & US

One missed payment can drop your score overnight. And it's not always your fault — delayed NFZ money, surprise repairs, the usual.

With PaveNow Financing, you can access funding designed specifically to cover your ZUS and US obligations. Quickly, and before it snowballs into a bigger issue.

No credit shaming. No paperwork jungle. Just:

- Settle your obligations on time
- Keep your record clean
- Protect your credit score before it takes a hit



[Learn more or apply here](#)



Okay But... Do I Need a CFO for All This?

Nope. Just PaveNow.

You became a doctor, not a financial analyst.

We built PaveNow for professionals like you who have zero time for spreadsheets, but still want to grow, invest, and stay in control.

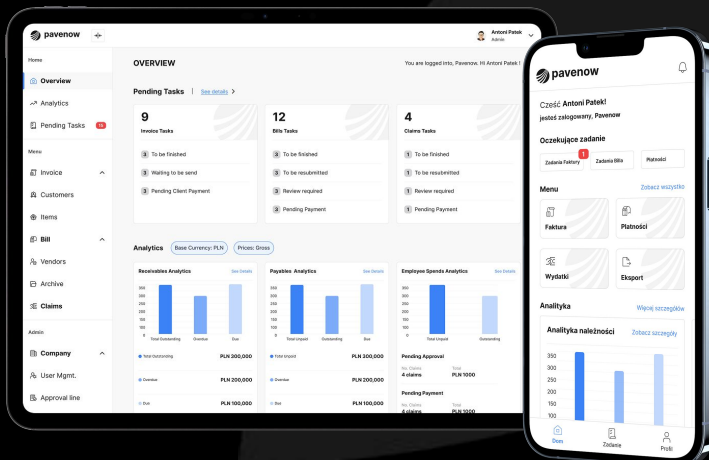
- ✓ No IT setup
- ✓ No complex systems
- ✓ Just smart, quiet automation that keeps your finances in check

You choose how deep to go — start simple, and expand as your practice grows.

And yes — your data stays yours. You control who sees what.



Ready to See How It Works?



You don't need to make a big decision today. But if any of this felt a little too familiar, chasing payments, guessing your net income, getting side-eyed by the bank, now's the perfect time to take control of your finances.

You can:

- **Book a short demo** - We will walk you through how it works. No pressure, no hard sell. Just practical solutions that fit the way you already work.
- **Create a free account** — Explore on your own terms. Start small, start invoicing, and see how much easier things get.

Let us simplify your financial life, so your credit score improves quietly while you focus on the stuff that actually matters.

Book a Demo

About PaveNow



*We recognize
the hard work
of Entrepreneurs
and SMEs.*

*As business owners
ourselves,
we understand
the challenges
of managing
business finances
and administration
while trying to grow
your business.*

Designed for Entrepreneurs, Built by SME Owners

PaveNow is the ultimate finance stack for growing businesses - combining streamlined expense management, automated pre-accounting, and seamless automation.

Our CFO Suite simplifies payables, receivables, and reconciliations. Cutting errors, saving time, and boosting financial clarity.

We go beyond software: **our lending solutions are live**, starting with ZUS and US tax loans to ease short-term pressure. More flexible financing options are on the way, built to match the real needs of SMEs.

Created by lifelong entrepreneurs, PaveNow helps small businesses move faster, grow smarter, and stay in control.



POSSIBLE | NOW



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