

The Internal Risk Ladder – Practical Guide

This guide helps founders understand how banks internally evaluate borrowers over time.

Tier 1: Watchlist — Focus on explaining volatility early.

Tier 2: Stabilizing — Build consistency in reporting and communication.

Tier 3: Core Borrower — Maintain predictable financial behavior.

Tier 4: Preferred — Leverage trust to negotiate better terms.

Key Insight: Your behavior matters as much as your numbers.

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