

The Trust Credit Score™ System

Accelerating the Speed of Cooperation

Executive Summary:

In the fast-paced, interconnected world of business, trust is the invisible currency that either accelerates or stalls success. Trust is fundamental to every relationship, from internal team dynamics to external client negotiations. To quantify and strategically elevate trust within an organization, Scott Carley, aka The Change Energizer, created the **Trust Credit Score™**—a transformative framework that measures and improves trust in the same way the FICO credit score measures financial responsibility.

Much like your FICO score determines your financial credibility, your Trust Credit Score™ opens or closes doors based on how trustworthy others perceive you. A high score fast-tracks cooperation, collaboration, and opportunities, while a low score stymies growth and success. In both finance and trust, one fundamental principle applies: **you can't talk your way out of a problem that you behaved yourself into, but you can behave your way back into trust—often faster than you think.**

The Trust Credit Score™ Concept

At its core, the Trust Credit Score™ serves as a mirror to the well-known FICO credit score. The FICO score assesses an individual's financial health and their ability to manage credit and debt, opening or closing access to opportunities such as loans, mortgages, and business funding. Similarly, the Trust Credit Score™ evaluates how individuals, teams, and organizations are perceived in terms of trustworthiness, reliability, and integrity, either facilitating or hindering career progression, sales growth, and operational efficiency.

Just as a low FICO score blocks access to high-ticket items and investment opportunities, a low Trust Credit Score™ impedes key business relationships, stifles teamwork, and creates barriers in the sales process. Trust, much like credit, compounds over time—small actions and behaviors accumulate to create a positive or negative perception that either fosters collaboration or breeds skepticism.

Trust and the Speed of Cooperation

One of the most powerful applications of the Trust Credit Score™ lies in its impact on what Scott Carley refers to as the **Speed of Cooperation**. The higher the trust within a team or between partners, the faster decisions are made, tasks are executed, and results are achieved. High trust eradicates friction, enabling quick, seamless collaboration. Team members openly share information, delegate responsibilities with confidence, and make critical decisions without second-guessing motives or integrity.

On the flip side, low trust within an organization grinds cooperation to a halt. **Silos emerge, communication breaks down, and decisions are delayed**—all of which lead to missed deadlines, unproductive meetings, and overall inefficiency. This slowdown in teamwork has a direct financial cost, as the time wasted navigating fractured trust leads to lost revenue, increased operational expenses, and diminished output.

In sales, the Trust Credit Score™ has a similarly profound effect. **High-trust sales teams close deals faster, retain clients longer, and generate more referrals** because clients feel confident in their integrity and expertise. Conversely, a salesperson with a low Trust Credit Score finds themselves constantly fighting an uphill battle to prove their worth, leading to longer sales cycles, fewer conversions, and diminished earnings.

The Financial Impact of High and Low Trust

The financial implications of trust—or the lack thereof—are staggering. High trust within a team or organization correlates with faster project completion, reduced turnover, and increased innovation. Trust removes barriers that can otherwise cost a company valuable time and resources. The speed at which trustful teams move creates a **competitive edge in the marketplace**, allowing them to outperform their competitors and deliver superior customer experiences.

In contrast, a low Trust Credit Score™ slows everything down. Decisions are postponed as leaders and teams second-guess each other's motives and capabilities. Productivity declines as energy is redirected toward managing internal tensions rather than achieving objectives. In sales, a low-trust environment leads to churn, as customers disengage and seek more reliable partners elsewhere. The **cost of low trust** becomes visible in missed revenue targets, higher operational costs, and lost opportunities. For example, a team that consistently misses deadlines due to fractured trust may lose a key client, leading to financial strain.

The **financial benefits of high trust** are clear: greater efficiency, higher employee retention, increased sales, and stronger customer loyalty. By identifying where trust is breaking down and implementing strategies to elevate the Trust Credit Score™, organizations can boost their bottom line while fostering a more positive and collaborative culture.

Behavior as the Key to Rebuilding Trust

A critical principle in the Trust Credit Score framework is this: **You can't talk your way out of a problem you behaved yourself into.** If your Trust Credit Score™ is low, it's not because of what you've said—it's because of what you've done, or failed to do. Promises made but not kept, inconsistencies in communication, lack of transparency, or repeated errors all contribute to trust fractures. However, there is good news: **you can behave your way back into trust.** Small, consistent actions—such as demonstrating reliability, showing transparency in decision-making, or following through on commitments—can rebuild trust, often more quickly than expected.

Scott Carley emphasizes that **trust is built and rebuilt through behavior**. Words alone won't repair a fractured relationship or team dynamic. Trust is earned back when behavior aligns with promises, and when leaders and team members take consistent steps to demonstrate their reliability and integrity. This behavioral shift not only repairs trust but also elevates the Trust Credit Score™, creating a ripple effect throughout the organization.

Identifying Areas for Improvement

The Trust Credit Score provides a practical tool for identifying where changes need to be made to elevate one's trustworthiness. By assessing five key areas—

1. **Appearance and body language**
2. **Motives and intentions**
3. **Core values and integrity**
4. **Skillset**
5. **Track record**

Individuals and organizations can pinpoint specific behaviors or actions that are eroding trust. Each of these areas offers opportunities to improve and strengthen the trust others have in you.

For instance, if an individual's Trust Credit Score™ is low in the area of **motives and intentions**, it might indicate that they're perceived as having hidden agendas or unclear objectives. In this case, focusing on transparent communication and ensuring that actions match words will help to restore trust. Similarly, a low score in **track record and results** might reflect inconsistent performance, which can be addressed by setting clear, measurable goals and delivering on promises.

Conclusion

The Trust Credit Score™ is a powerful framework that allows individuals and organizations to quantify, assess, and improve trust in meaningful, measurable ways. Created by Scott Carley, aka The Change Energizer, the Trust Credit Score™ mirrors the FICO score concept by demonstrating how trust opens or closes doors, impacting everything from internal team dynamics to external client relationships. High trust leads to faster cooperation and increased financial performance, while low trust creates friction, delays, and financial loss.

By understanding where trust is breaking down and taking actionable steps to rebuild it, individuals and teams can not only repair their Trust Credit Score™ but also elevate their performance, productivity, and profitability.

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What's The Value of a Vetted Trust Score

We do business with people we Know, Like and Trust



Vetted Trust™ is the confidence people have in your character and capabilities based on your repeated behavior... not just on what you say.

"You can't talk your way out of a problem you have behaved yourself into. But you can behave yourself back into trust... and often faster than you realize."

Stephen M. R. Covey

When trust is high (9-10), the speed of business and cooperation flies!

- Doors open, the Law of Attraction comes on and deals close.

When trust is low (5-7), the speed of cooperation slows to a crawl.

- Doors are guarded and ghosting is common.

Why does your Trust Credit Score™ matter?

Crushing your bucket-list goals and achieving big wins depends on having a high Trust Credit Score™

What's Your Team's Trust Credit Score™?

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Your Trust Credit Score™

How GOOD Is It (1-10)



1 Their Vibe is On Point - Body Language

Confident Posture / Consistent Eye Contact / Genuine Smile / Clean and Professional Attire / Open Gestures

2 They Are Straight-Up Solid - Motives

Aligned Goals / Transparency / Consistency / Selflessness / Clear Communication

3 We're On The Same Page - Integrity

Consistent Integrity / Alignment with Words and Actions / Transparency and Honesty / Accountability / Respect and Fairness

4 They Are Built For This - Skillset

Proven Expertise / Industry Certifications / Problem Solving Skills / Continuous Learning / Strong Recommendations

5 They've Got Receipts - Track Record

Consistent Success / Positive Outcomes / Long Term Reliability / Reputation for Excellence / Awards / Proven Impact

/ 5 =

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Trust Credit Score™ (Crash)

DECLINED

How BAD Is It - (1-10)



1

Their Vibe Is Out of Sync | Body Language

Avoiding Eye Contact / Fidgeting / Closed Posture / Inconsistent Facial Expressions / Disheveled Appearance



2

Something Feels Shady | Motives

Hidden Agendas / Manipulative Behavior / Frequent Changes / Conflict of Interest / Vague Statements



3

Their Actions Don't Add Up | Integrity

Breaks Promises / Inconsistent Actions / Dishonesty / Hidden Agenda / Avoids Accountability



4

Are They Even Built for This | Skillset

Lack of Experience / Inconsistent Performance / Limited Skill Set / Poor Communication / Avoidance of Challenges



5

I'm Not Seeing Any Receipts | Wins

Frequent Failures / Incomplete Projects / Negative Feedback / Short Tenure / Lack of Notable Achievements



/ 5 =



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Energizing Fractured Teams

The Top Five Fractures of an office team and how to correct them

1

Ghosting

Shutting down communication and transparency

Transparency

Open communication
Share whats going on
Sharing tough news

2

Flaking on Promises

Not keeping your word and missing deadlines. Unreliable and dropping the ball.

Follow Through Quickly

Do what you said you would do. If you don't, be upfront on why

3

Throwing Shade

Gossiping and undercutting teammates. Trash talking about others.

Stop Gossiping

Focus on positive and direct communication. Address issues with the specific person involved

4

Dodging Responsibility

Not owning mistakes. Passing blame to other teammates or your up-line.

Own Your Mistakes

If something goes wrong, admit it and take responsibility. Apologize quickly.

5

Playing Favorites

Giving special treatment to specific people regularly.

Treat Everyone Fairly

Treat people equally and show values across the board. Avoid favoritism

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