

# HOW TO BUILD CREDIT WITH A SECURED CREDIT CARD



1.

## **Choose the right secured credit card.**

Consider fees, which bureaus the issuer reports to and minimum deposit required.



2.

## **Pay the deposit.**

The deposit acts as collateral. If you make all of your payments, you get it back when you close your card.



3.

## **Make on-time payments.**

Your payment history accounts for 35% of your FICO® score. Missing a payment can negatively affect your credit score.



4.

## **Keep your credit utilization ratio low.**

Your credit utilization ratio (CUR) is your total revolving debt divided by your total revolving credit limit. Experts recommend keeping your CUR below 30%, though closer to 10% is ideal for building credit.



5.

## **Monitor your credit score and activity.**

Ensure your payments are accurately reported to the major three credit bureaus (Experian, Equifax and TransUnion).



6.

## **Upgrade to an unsecured credit card.**

After several months of on-time payment history, some credit card companies may upgrade you to an unsecured credit card or a partially unsecured line increase. This may increase your credit limit and lower your total credit utilization ratio.

# Paying Credit Card To Build Credit

**RJ Shavelson**



**Paying Credit Card To Build Credit:**

Discover tales of courage and bravery in is empowering ebook, Unleash Courage in **Paying Credit Card To Build Credit** . In a downloadable PDF format ( Download in PDF: \*), this collection inspires and motivates. Download now to witness the indomitable spirit of those who dared to be brave.

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