

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

Jules Hawthorne

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

Paying Credit Card To Build Credit:

Your College Experience Concise Edition John N. Gardner, A. Jerome Jewler, Betsy O. Barefoot, 2010-12-08 Authored by three of the nation's leading experts on the first year experience this Concise version of Your College Experience presents a straightforward realistic and intelligent review of the skills students need to succeed in college This less expensive streamlined Concise edition offers an expanded academic focus through added coverage of writing speaking the library research and information literacy Particularly relevant to today's students a new Money chapter discusses managing money building credit and financing college A new chapter on Emotional Intelligence explains what emotional intelligence is why everyone should understand it and why it matters in college A fresh clean new design eliminates clutter so that students can focus on the important topics

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