

4 ways to build credit from scratch

Options for new credit accounts:



Get a secured credit card

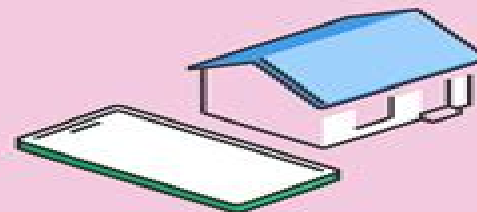


Get a credit-builder loan

Options that don't require a new credit account:



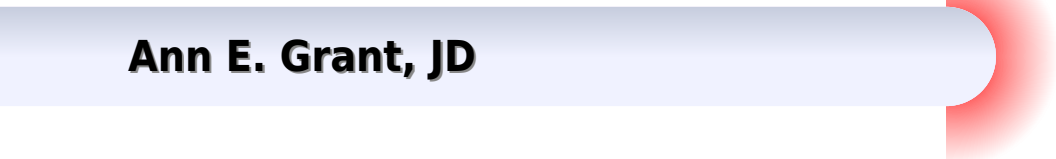
Become an authorized user



Report rent and utility payments

Using A Credit Card To Build Credit Score

Ann E. Grant, JD



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