

APPS TO HELP YOU BUILD CREDIT GUIDE



Disclaimer

The information in this guide is current as of the date of creation. Please verify all details and check for updates regularly to ensure accuracy.

Contact Information:

Local: +1 (734) 519-2363

Toll-Free: +1 (888) 959-8867

Email: info@ficopharmacy.com

Website: www.ficopharmacy.com

Apps to Help You Build Credit



Introduction to Credit Building Apps

Building credit is essential for accessing better financial opportunities, such as loans, credit cards, and mortgages. This guide covers various apps that can help you build and improve your credit score by reporting to credit bureaus, offering credit lines, and providing other financial services. Each app will be detailed with its features, reporting practices, and availability on iPhone and Android.

1. Self

Type: Secured Loans and Secured Credit Card

Features: Self offers credit builder loans where you save money in a certificate of deposit (CD) while building your credit. As you make payments, they are reported to the credit bureaus. Once the loan is paid off, you receive the saved amount minus interest and fees. Self also offers a secured credit card that can be used to make purchases and build credit.

Reports To: All three major credit bureaus (Equifax, Experian, TransUnion)

Availability: iPhone and Android (App Store, Google Play)

2. Credit Strong

Type: Secured Loans and Secured Credit Card

Features: Credit Strong offers installment loans that help build your credit while you save money. Monthly payments are reported to credit bureaus, and at the end of the term, you receive your savings minus fees. Credit Strong also offers a secured credit card to further help with building your credit.

Reports To: All three major credit bureaus (Equifax, Experian, TransUnion)

Availability: iPhone and Android (App Store, Google Play)

3. Kickoff

Type: Credit Line

Features: Kickoff offers a \$500 credit line to help build your credit. You can make small purchases and pay them off to establish a positive payment history.

Reports To: All three major credit bureaus (Equifax, Experian, TransUnion)

Availability: iPhone and Android (App Store, Google Play)

FICO Pharmacy Consulting LLC

Helping you build a brighter financial future.

FICO PHARMACY



Apps to Help You Build Credit Guide



FICO PHARMACY

4. Ava Financial

Type: Credit Line for Subscriptions

Features: Ava Financial provides a credit line specifically designed for subscription services such as Netflix, Apple Music, and more. Users can make payments on their subscriptions, which are reported to the credit bureaus, helping build a positive payment history.

Reports To: All three major credit bureaus (Equifax, Experian, TransUnion)

Availability: iPhone and Android (App Store, Google Play)

5. Experian Boost

Type: Credit Reporting

Features: Experian Boost allows you to add utility and phone bill payments to your Experian credit report, potentially increasing your credit score.

Reports To: Experian

Availability: iPhone and Android (App Store, Google Play)



6. Rent Reporters

Type: Rent Reporting

Features: Rent Reporters reports your monthly rent payments to the credit bureaus, helping you build credit with your rent history.

Reports To: TransUnion and Equifax

Availability: iPhone and Android (App Store, Google Play)

7. Rental Karma

Type: Rent Reporting

Features: Rental Karma adds your rent payment history to your credit report, helping improve your credit score over time.

Reports To: TransUnion and Equifax

Availability: iPhone and Android (App Store, Google Play)



Apps to Help You Build Credit Guide



FICO PHARMACY

8. Grow Credit

Type: Credit Line

Features: Grow Credit offers a credit line to pay for your subscription services like Netflix, Spotify, and more. Payments are reported to the credit bureaus to help build your credit history.

Reports To: All three major credit bureaus (Equifax, Experian, TransUnion)

Availability: iPhone and Android (App Store, Google Play)

9. Chime Credit Builder

Type: Secured Credit Card

Features: Chime offers a secured credit card with no interest or annual fees. You can move money from your Chime spending account to your Credit Builder account to use for purchases, which are reported to the credit bureaus.

Reports To: All three major credit bureaus (Equifax, Experian, TransUnion)

Availability: iPhone and Android (App Store, Google Play)

Conclusion

Utilizing these apps can help you build and improve your credit score by providing various tools and services that report to credit bureaus. Whether you need a secured loan, a credit line, or rent reporting, there's an app that can fit your needs. If you need further assistance or personalized guidance on building your credit, book a free consultation with FICO Pharmacy Consulting LLC.





NEXT STEPS



Thank you!

For personalized recommendations and further assistance, feel free to reach out to FICO Pharmacy Consulting LLC.

FICO Pharmacy Consulting LLC
Contact Information:
Local: +1 (734) 519-2363
Toll-Free: +1 (888) 959-8867
Email: info@ficopharmacy.com
Website: www.ficopharmacy.com



FICOPharmacy



FICO Pharmacy
Consulting

