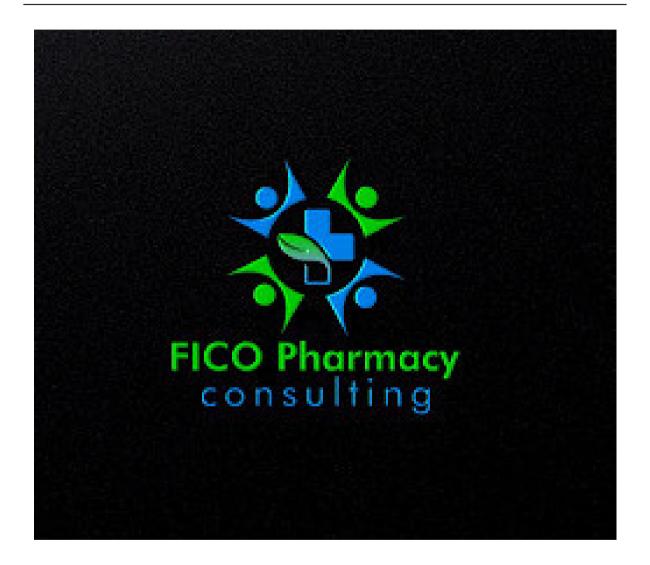
# APPS TO HELP YOU BUILD CREDIT GUIDE



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.

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### Apps to Help You Build Credit

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#### Introduction to Credit Building Apps

SCORE

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)

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#### 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 Kharma

Type: Rent Reporting Features: Rental Kharma 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)

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#### 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.

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# NEXT STEPS



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

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