



FundFoundr

Your Build-While-We-Repair Roadmap

We clean up the past. You build the future — at the same time.

While we handle your credit reports and disputes, here's exactly what **you** do to build positive credit alongside us. You don't need to pull reports, hunt for errors, or fight the bureaus — that's our job, and it's already in motion. Your job is simpler and just as powerful: **add positive history, keep balances low, and never miss a payment.** Do both at once and the results compound. **Right now, on your side, we're already pulling all three of your credit reports, reviewing every account line by line, and disputing the inaccurate negatives with the bureaus and creditors** — so the cleanup is genuinely handled while you build.

Why this matters: Removing inaccurate negative items helps — but on a “thin” file (few accounts), removals alone may not move your score much. New positive accounts, low balances, and on-time payments are what actually build it back up. Clean *and* build = the full strategy.

Your Build-While-We-Repair Stack

Build in this order. **Add one thing at a time** — spacing out new accounts protects your score.

STEP 1 · This week

Turn on the free stuff

Free positive history + autopay so a late payment can never sneak in.

STEP 2 · Month 1

Open ONE secured card

Builds revolving history and gives utilization room to stay low.

STEP 3 · Month 2

Add ONE installment account

Rounds out your credit mix — credit-builder loan or pledge loan.

STEP 4 · Month 3 · optional

Get added as an authorized user

A trusted relative's old, clean card can lift a thin file — free.

STEP 5 · Months 4+

Maintain and let it work

Pay before statement close, keep balances tiny, open nothing new.

Your month-by-month sequence

When	Do this	Why
Week 1	Turn on Experian Boost. Set all bills to autopay.	Free positive history + zero missed payments.
Month 1	Open one secured card. Deposit generously. One small bill on it, paid before statement close.	Builds revolving history + low utilization.
Month 2	Add one installment account (credit-builder loan or pledge loan).	Adds the “loan” half of your credit mix + payment history.
Month 3	(Optional) Get added as an authorized user on a trusted person's old, clean card.	Borrowed age + low utilization can lift a thin file.
Months 4–6	Maintain: pay before statement close, utilization under ~10%, never miss, open nothing new.	Consistency is what moves the score.
Months 6–12	Ask your secured card about graduating to unsecured. Keep building with us.	Keeps your account age and gets your deposit back.

This pairs with the disputes we're running in the background — you build while we clean.

The 5 things that decide your score

Your FICO score is built from five ingredients. Knowing them tells you where to spend your effort.

Factor	Weight	In plain English
Payment history	~35%	Do you pay on time, every time? The single biggest factor. One late payment can hurt a lot.
Amounts owed (utilization)	~30%	How much of your available credit you're using. Lower is better — aim under 10%.
Length of credit history	~15%	How long you've had credit, and your average account age. Older is better — keep old accounts open.
Credit mix	~10%	A blend of credit <i>types</i> — a card (revolving) plus a loan (installment) — looks stronger than one type alone.
New credit	~10%	New applications cause small, temporary dips. Don't open several things at once.

The two you control fastest: payment history (autopay everything) and utilization (keep balances tiny). Start there.

Know the tools before you pick one

You'll hear these words a lot. Here's what each one actually is:

- **Revolving credit** — a credit card. You have a limit, you borrow and repay as you go. *Utilization lives here.*
- **Installment credit** — a loan with fixed monthly payments (auto, student, personal, credit-builder). *This is the “loan” half of your credit mix.*
- **Secured credit card** — a starter card backed by a refundable deposit you put down. Builds **revolving** history. Your deposit is held the whole time the card is secured — you get it back when you graduate to an unsecured card or close in good standing, **often after several months to a year+ of on-time use, not bit by bit.**
- **Credit-builder loan** — you don't get the money up front. You make small monthly payments into a locked savings account; the lender reports each payment, and you get the savings back at the end. Builds

installment history *and* forces savings.

- **Share-secured / pledge loan** — for people who *already* have some savings. You borrow against your own money at a credit union, pay it back monthly at a very low rate, and your savings unlock as you pay. Cheapest way to add installment history.
- **Authorized user** — being added to a trusted family member's well-managed card so their good history can help your file. You don't even have to use the card.
- **Free reporting tools (like Experian Boost)** — let you get *credit* for bills you already pay (phone, utilities, streaming, some rent) that normally don't count. **Experian Boost only changes your Experian file** — it won't move your TransUnion or Equifax score, so treat it as a free, easy first win, not a tri-bureau fix.

Best secured cards

(examples, as of June 2026 — verify current terms before applying)

Pick **one**. What matters most: **reports to all three bureaus, no/low annual fee, refundable deposit**, and ideally **a path to graduate to an unsecured card**.

Card	Annual fee	Min deposit	Credit check?	Stands out for
Capital One Platinum Secured	\$0	~\$49	Yes (soft-friendly)	Best all-around: very low deposit, reviews for graduation around 6 months.
OpenSky Plus Secured Visa	\$0	~\$300	No credit check	If you can't risk an inquiry. Reports to all 3. (No built-in graduation card.)
U.S. Bank Secured Visa	\$0	~\$300	Yes	Your deposit sits in an FDIC-insured account that earns interest.
First Progress Platinum Prestige	~\$49	~\$200	No credit check	Unusually low APR — better if you might occasionally carry a balance.
Chime Credit Builder	\$0	None	No credit check	0% APR, no fixed deposit (needs a Chime account). Flexible for tight budgets.

Heads-up: The **Discover it Secured** card **paused new applications in June 2026** (Discover is now part of Capital One). It may relaunch later — ask us before counting on it. And **skip “fee-harvester” cards** (e.g. First PREMIER, FIT, Surge/Reflex, Indigo, Aspire) — high upfront and monthly fees eat your limit. Also: OnePay and Chime require opening their own account first, and a secured card holds your deposit until you graduate or close — so only put down cash you won't need soon. If you're not sure about a card, **ask us first**.

Best installment options

(examples, as of June 2026 — verify current terms)

Add **one** to build loan/payment history.

Credit-builder loans (you build savings as you pay):

Option	Cost	Notes
DCU Credit Builder Loan	~5% fixed — lowest we found	Open to most people through a partner organization; reports to all three bureaus.
Self	~15% APR, small monthly plans	No banking relationship needed, widely available; can pair with the Self Visa secured card.
OnePay Credit Builder	0%, no fees	Truly free, but needs a qualifying OnePay account.

A credit-builder loan is best if you're **starting from little savings**. A pledge loan is best if you **already have some savings** to borrow against, because it's the cheapest way to add installment history.

Prefer not to lock up savings? Credit-builder cards:

These build **revolving** history like a secured card but without a big locked deposit. Most link to a bank account or a small subscription and report to all three bureaus.

Option	How it works	Watch for
Chime Credit Builder	Move money into a secured balance, spend it, it auto-pays. 0% APR, no fee, no credit check.	Needs a Chime checking account.
OnePay Builder Card	Load funds, spend, it auto-pays in full each month. No deposit, no interest, no fee.	New in 2026 — solid but a short track record.
Kikoff	A small revolving line on a low monthly plan that reports your on-time payments.	Stick to the basic plan; skip the pricier upsell tiers.
Grow Credit	A virtual card that pays subscriptions you already have and reports them.	Free tier reports to fewer bureaus; paid tiers cover all three.

Skip subscription cards with steep monthly fees (e.g. some Cleo or Credit Sesame tiers) — the fee can outweigh the benefit. Not sure which fits? **Ask us**.

Pledge / share-secured loans — the low-cost installment builder

How it works: You put money into a credit union savings account, then borrow against it at a very low rate (often your savings rate + ~2%). The credit union holds your savings as collateral, you make small monthly payments, and your savings unlock as you pay down. Every on-time payment gets reported as installment history — and because it's secured by your own money, the cost is tiny.

Where to do it (as of June 2026 — verify before applying):

- **PenFed Credit Union** — **anyone can join** (open a savings account). Offers a savings-secured loan at a low rate; you usually have to **call and ask** for it. Good default if you're not military-affiliated.
- **DCU** — broadly accessible membership; offers low-cost credit-builder/secured options.
- **Navy Federal Credit Union** — **only if you're eligible** (active military, veterans, DoD, or their family). Strong savings-secured / “pledge” loan with low rates and long terms; apply by phone or branch. (*This is the loan; Navy Federal also relaunched a members-only secured card in 2025 — ask us if you're eligible.*)

The “pay-down-early” play — done responsibly

There's a well-known technique that makes a pledge loan an efficient, low-cost way to build installment history:

1. Open the share-secured loan and let it **report to the bureaus at least once** at its starting balance.
2. **Pay down a large chunk of the principal early** (some people pay down ~90%), leaving a small balance.
3. Put the small remaining balance on **autopay** and pay it off slowly over the remaining term.
4. Each month, the credit union reports another **on-time installment payment** — cheaply, for months or years.

Be honest with yourself about the fine print:

- **It mainly helps if you have no other open installment loan.** If you already have an auto loan, student loan, or mortgage, this adds very little — your mix is already covered.
- **The benefit is real but usually modest** — think a helpful nudge for a thin, revolving-only file, **not** a hundred-point jump. Anyone promising huge guaranteed gains is overselling it.
- **Let it report before the big payday**, or it may only ever show the tiny balance.

- **Closing it early can cause a temporary dip** if it's your only loan — that's why you keep a small balance open.
- **Not every lender allows “pay down but keep open.”** Confirm the credit union's policy first.

Not sure if this fits your file? Ask us — we'll tell you honestly whether it's worth doing for *your* situation.

Authorized user accounts — borrowed strength, used wisely

Being added as an **authorized user (AU)** on someone else's card can pass their good history to your file — often within a statement cycle or two.

A good AU card has all of these: a long history, a spotless on-time record, a low balance (under ~10% of its limit), and a high limit. An old, well-managed card helps far more than a new one.

Do this safely:

- **Only with a trusted family member or close friend.** Their habits become part of your file — if they run up the balance or miss a payment, it can hurt you too (one exception: Experian doesn't add AU late payments, but Equifax and TransUnion may).
- **Confirm the card issuer reports authorized users** before bothering — not all do.
- **You don't need the physical card** to benefit.
- **Removal can cause a sudden drop.** If the primary cardholder removes you or closes that card, the *entire* account history can fall off your file at once — on a thin file that's a real dip. **Tell us before any authorized-user change** so it's never a surprise (see our “*Don't Undo Our Work*” guide).

Never buy or “rent” tradelines from a stranger or a service that promises to add you to accounts for a fee. The FTC has shut these operations down, it can amount to misrepresenting your credit to a lender, and the effect is temporary anyway. Free, with someone you trust — that's the only version worth doing.

Utilization & payment habits — the fastest levers

These cost nothing and work within one billing cycle.

- **Aim for under 10% utilization** (not 30% — that's a ceiling, not a goal). On a \$500 limit, that's keeping the reported balance under ~\$50.
- **Balances report on the *statement closing date* — not the due date.** Pay your card **down before it closes** so a low balance is what gets reported. Paying only by the due date can still report a high balance.
- **Both your overall *and* your per-card** usage matter. Don't max one small card even if your total looks fine.
- **Never miss a payment** — autopay the minimum as a safety net, then pay the rest manually before the statement closes.
- **Don't close your oldest card** — it shortens your history.
- **(Advanced, before a big application)** “AZEO” — *All Zero Except One* — means letting just one card report a tiny balance and the rest report \$0. Useful right before a mortgage or auto loan. **Ask us about timing it.**

Which option fits you? A quick guide

If this is you...	Start here
Little to no savings, just starting	Experian Boost › secured card (deposit what you can) › credit-builder loan
Some savings you can lock up for a while	Experian Boost › secured card › share-secured / pledge loan
Can't risk a hard inquiry right now	No-credit-check secured card (OpenSky Plus, First Progress, or Chime)

If this is you...	Start here
Already have an auto/student loan	Skip extra loans — focus on a secured card + utilization
Have a trusted relative with great, old credit	Ask to be added as an authorized user (plus the above)
Renter with on-time rent	Experian Boost + ask us about rent reporting

Unsure which row is you? That's a great question to bring to us.

What to expect from each move

Everyone's file is different, so these are **typical** ranges — not promises. They tend to come faster the more consistent you stay.

Move	When it typically starts showing	Keep in mind
Experian Boost	Often within days of connecting eligible bills	Experian file only — not TransUnion or Equifax.
Secured card	Often within 1–2 billing cycles (~30–60 days)	A bigger deposit makes low utilization easier from day one.
Credit-builder / installment loan	Typically within ~30–60 days of your first payment	Can matter more if it's your first installment loan.
Authorized user	Often within 2–6 weeks (sometimes up to ~60 days)	Only if the card's issuer reports authorized users.

General ranges only — we can't guarantee a specific score change or timeline; your full profile and what each bureau verifies decide the result.

Mistakes that quietly set you back

- **Opening several accounts at once** — each application is a small temporary ding. One at a time.
- **Tiny deposit, then maxing the card** — a \$200 limit with \$180 on it reports ~90% utilization and hurts. Deposit more; spend little.
- **Paying only by the due date** — the balance may have already reported. Pay before the statement closes.
- **Closing your oldest card** — kills account age.
- **Buying tradelines, “CPNs,” or fake identities** — these are scams and can be illegal. We never use them, and neither should you.
- **Chasing viral “credit hacks”** — let us handle the disputes the right way.
- **Carrying a balance “to build credit”** — a myth. Pay in full; you still get the credit-building benefit.

A quick word on expectations

Building credit is a marathon, not a sprint — most of these moves show up over **30–90 days**, and they compound the longer you stay consistent. Your job is steady habits; ours is clearing the inaccurate negatives. Keep building, keep paying on time, and **text or email us anytime** you're unsure about a product or a move. We're doing this together.

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