FREE GUIDE · 01

Credit from zero.

I arrived in the US in 2023 with no credit history. No score, no safety net, a totally new financial system. This is exactly what I did, and what I'd tell anyone starting over.

ARRIVED	CREDIT SCORE TODAY	DEBT TODAY
2023	790	$0
No US credit history at all	One secured card to start	Every balance paid in full

WHY IT MATTERS

No score costs more than you think

Everyone expects a credit check for a house or a credit card. Nobody warned me it goes further. **Gas, water, and electricity** check your score too. New to the system, you pay **large deposits up front** just to turn the lights on. Starting over has an entry fee.

Your score (or lack of one) can also show up in apartment applications, phone plans, car loans, and some insurance pricing.

MY PATH

What I actually did

FEB 2023

Arrived from Colombia. Zero credit history. Savings from 15 years of careful work, which counted for nothing on a US credit report.

FIRST STEP

Opened a **secured credit card with $200 of my own money** as the deposit and limit.

EVERY MONTH

Used it for small, normal purchases and **paid the full statement balance**. Never carried a balance. Not once.

LATER

The card grew into a regular unsecured card. More approvals followed.

THE MISTAKE

Bought my first car here **new**. The dealer gave me 0% interest, but the payment was huge. I sacrificed and **paid it off in 6 months**. Zero debt since.

TODAY

790 score. $37K in total card limits. No loans. I use cashback on everything and pay it all off every month. Not millions, but it's the bank paying me for once.

THE PLAYBOOK

If you're starting from zero

01 **Get your number first**

Most US credit products need a Social Security Number. Some issuers accept an ITIN. Get one of them before anything else.

02 **Open one secured card**

You put down a deposit (often $200 to $500), and that becomes your limit. It's your own money, so the risk is small. Look for a card that reports to all three credit bureaus and can "graduate" to a regular card.

03 **Use it small, pay it in full**

Put one or two normal bills on it. Set **autopay for the full statement balance**. You never need to carry a balance or pay interest to build credit.

04 **Keep usage low**

A common guideline: keep the balance that reports each month well under 30% of your limit. Lower is better. On a $200 limit, that's under $60.

05 **Don't open everything at once**

Each application can mean a hard inquiry. Space them out. One good account, handled perfectly, beats five new ones.

06 **Ask about deposits and upgrades**

Ask utilities how to get a deposit waived or refunded (some refund after a year of on-time payments). After 6 to 12 months, ask the card issuer about graduating to an unsecured card.

07 **Check your reports for free**

Get your reports from all three bureaus at `AnnualCreditReport.com`, the official free site. Dispute anything that isn't yours.

> **Myth:** "You have to carry a balance to build credit." False. Paying the full statement balance every month builds credit and costs you $0 in interest.

CHECKLIST

Print this. Tick it off.

- [ ] SSN or ITIN in hand

- ☐ One secured card opened, reporting to all 3 bureaus
- ☐ Autopay set to **full statement balance**
- ☐ Reported balance kept low (well under 30% of the limit)
- ☐ Asked each utility about waiving or refunding the deposit
- ☐ Free credit reports checked at AnnualCreditReport.com
- ☐ Month 6–12: asked about graduating to an unsecured card
- ☐ No new financing on things that lose value

Credit is built by being boring. Not by borrowing more.