

# The Fast Track to 700+ Credit Score

15 Companies That Help You Build Credit Starting Today

*Build Credit Even If You're Starting From Scratch  
No Guesswork. No Waiting.  
Just Proven Tools That Work.*



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## **Introduction**

Your credit score controls your life more than most people realize.

It determines:

- Whether you get approved
- Your interest rates
- Your ability to buy a car, home, or even rent

The problem?

Most people were never taught how to build credit the right way.

This guide fixes that.

Inside, you'll discover trusted companies that report to credit bureaus, helping you build or rebuild your credit—fast.

## How Credit Building Actually Works

To grow your credit score, you need:

- Payment History (35%) → Pay on time
- Credit Utilization (30%) → Keep

balances low

- Account Age (15%)
- Credit Mix (10%)
- New Credit (10%)

The companies in this guide help you:

- Add positive accounts
- Build on-time payment history
- Increase your credit profile strength

## **Section 1: Starter Credit Builder Accounts (No Credit Needed)**

### 1. Self (Self.inc)

- Credit builder loan
- Reports to all 3 bureaus
- Start as low as \$25/month

Best for: Beginners with no credit

### 2. Kikoff

- \$0 interest credit line
- No credit check
- Reports monthly

Best for: Easy, low-risk start

### 3. Credit Strong

- Installment accounts
- Helps mix your credit profile

Best for: Building credit history fast

## **Section 2: Secured Credit Cards (Fast Score Boost)**

### 4. Capital One Secured

- Low deposit
- Upgrade potential

### 5. Discover It Secured

- Cashback rewards
- Reports to all bureaus

### 6. OpenSky Secured Card

- No credit check required

Best for: Quick credit utilization boost

## **Section 3: Rent & Bill Reporting Services**

### 7. Experian Boost

- Adds utility bills to your credit file

### 8. RentReporters

- Reports rent payments

### 9. LevelCredit

- Tracks rent + subscriptions

Best for: Using bills you already pay

## **Section 5: Authorized User Tradelines**

### 13. Tradeline Supply Companies

- Piggyback on strong accounts

Must use trusted providers

### 14. Family Tradelines

- Get added to a strong account

Fastest way to boost score (if done right)

## **Strategy (THIS BUILDS AUTHORITY)**

Best Results Formula:

- 1 Credit Builder Account
- 1 Secured Card
- 1 Reporting Service

This combination creates:

- Payment history
- Credit utilization
- Account mix

Page: Common Mistakes

Avoid these:

- Missing payments
- Maxing out cards
- Applying for too many accounts
- Closing accounts too early

## **Soft Pitch Page (VERY IMPORTANT)**

Want Faster Results Without Guessing?

Most people:

- Choose the wrong accounts
- Don't know what to remove
- Stay stuck for years

That's where we help.

We specialize in:

- Credit repair
- Removing negative items
- Building custom credit plans

## **Get Your FREE Credit Audit**

We'll show you:

- What's hurting your score
- What to fix immediately
- How to reach 700+

**Book here:**