# **Elite Stack Guide**

Your personalized activation plan with proven apps and clear steps

100+ point potential

30–60 day timeline

Premium coverage

## Secured Credit Card Credit Card 35



Apply for a secured credit card online.



Deposit a refundable security amount.



Use the card for regular purchases and pay the balance in full each month.

**Verify it worked** — Monthly payment history reported to credit bureaus.

**Timing & risks** — Time to first report: 1 month

High utilization • Late payments

If not available — Switch to a traditional credit card after 6 months of on-tim

Go to — www.examplecreditcard.com

### Credit Builder Loan Loan 50



Apply for a credit builder loan at a local bank or credit union.



Make monthly payments on the loan amount.



Receive the loan amount after the final payment.

**Verify it worked** — Payments reported to credit bureaus monthly.

**Timing & risks** — Time to first report: 1 month

Default risk • High debt-to-income ratio

If not available — Consider a smaller loan amount if needed

Go to — www.examplebank.com

### Rent Reporting Service Service 120



Sign up for a rent reporting service.



Provide proof of rent payments for the last 12 months.



Continue to report monthly rent payments.

**Verify it worked** — Monthly rent payments reported to credit bureaus.

**Timing & risks** — Time to first report: 2 months

Inconsistent payment history • High rent-to-income ratio

If  $\operatorname{not}$  available — Use a different reporting service if denied

Go to — www.rentreporting.com

#### Pro Tip: lock in autopay + weekly checks

Enable autopay on every app, then check Experian and Credit Karma weekly. If a tradeline isn't visible after two cycles, recheck connections or use a fallback from your plan.