**StackScore**

# Elite Stack Guide

Your personalized activation plan with proven apps and clear steps
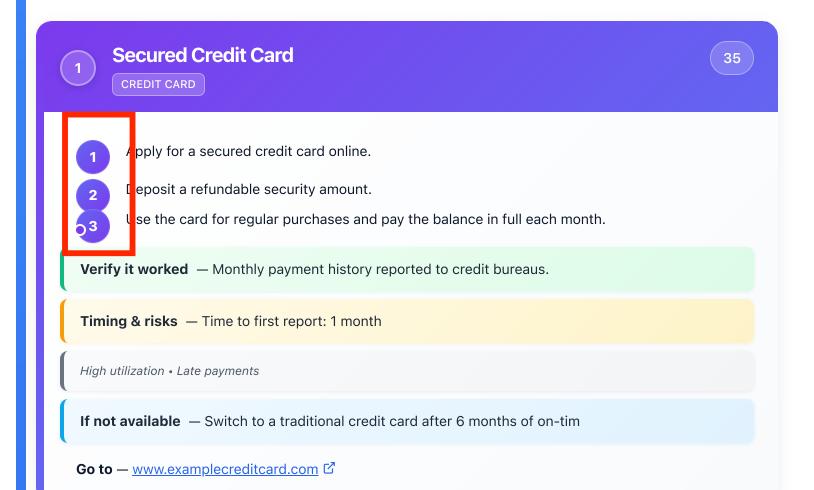
100+ point potential   30–60 day timeline   Premium coverage

## ⚠️ IMPORTANT: Feature-Specific Instructions

We have stacked **specific apps and the specific features in these apps personalized for you**. These apps have many features, so a plan may have similar apps, but it is the **features that we stack** in those plans to drive value and credit score increase for you. So please select **only the features that we recommend**.

### 1 Secured Credit Card
CREDIT CARD                                                    35

1. Apply for a secured credit card online.
2. Deposit a refundable security amount.
3. 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

**2**  **50**

LOAN

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

2. Make monthly payments on the loan amount.

3. 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

**3**  **120**

SERVICE

1. Sign up for a rent reporting service.

2. Provide proof of rent payments for the last 12 months.

3. 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 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.

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**StackScore** — Everything working in concert for maximum credit gains