

HOW TO GET A SECURED CREDIT CARD -THE PROPER WAY



How To Get A Secured Credit Card - The Right Way! The last decade has been particularly harsh on many citizens of this country. The never ending recession. The uncertainty of having a job along with many other financial pressures. With this, many people have very bad credit. This side of rebuilding our repairing your credit that you never hear about is obtaining a secured credit card. Im not talking about one of those bullshit toy credit card with \$200-\$500 dollar limits. Those credit cards will potentially harm you even more than help you! They are loaded with extremely high fees hidden charges and crazy interest rates. When I went through my homeless experience, my credit was trashed. I believe at one point my credit score was in the 300s. After I had gained some economic footing, I turned credit repair into a daily hobby. When you are in the process of the deleting and challenging what you believe to be erroneous entries on your credit reports you should also build positive credit references. After two years, most negatives lose the majority of their sting. Deleting them helps but not as much as you think. Building a strong trade line is very much the way to go. I did both and got my credit score to the mid 700s in 8 months. This is how I found out what garage most secured credit cards were! I did not use my credit and was somewhat scared to do so. I was still a cash and carry guy. But I knew good credit was important. When you do not use your credit for long time many banks will close your accounts. That is what happened to my cards. Off The Grid -Again When I was in the storage auction business, I went off the grid again but this was my choice, not one of force. There are many benefits to being off the grid. I had nothing in my name and no credit cards. It was becoming difficult to transact business without a credit card. At the time, I did not even have a checking account. I went to the bank and

opened up a secure credit card. I put \$5000 into the collateral account. The larger your collateral deposit the greater your chance of being approved! My credit score wasn't horrible, but there wasn't much going on. In less than 90 days, my score was back in the 700s. Secured credit cards use properly are extremely powerful in fixing and repairing your credit. The problem is the vast majority of secured credit cards are garbage. What do I mean by garbage? Most of the cards do not graduate. When a secure credit card graduates you get to keep the card at this current limit, or they may raise the limit and give you your collateral deposit back. Secured credit cards that graduate to unsecured are the only secured credit cards I recommend that you apply. If you get one of these garbage secure credit cards, they never graduate. You're also stuck with a very low limit. Low limits beget lower limits. Six months after having my secure credit card. I was approved for everything I applied for credit wise. Many people think that you need a wallet full of credit cards to have good credit. Not true if you have two credit cards with \$5000 credit limits or above you have all the credit that you need. Shocking isn't it? Many people feel that they need to have 10 15 20 credit accounts that have good credit. Not true. The most important factors are the age of your credit profile. Your payment records. Then your credit limits. Let's say you had ten credit cards and collectively you had an overall credit limit of \$5000. You have never been late. But your utilization is high. Your credit score is going to be low. Now let's say you have three credit cards in each one of those credit cards has a limit of \$10,000. You have \$5000 in debt across those three cards. It is this same level of debt, but there's a huge differential. You are using less than 20% of your overall available credit. In this scenario, your credit score will be very high! Because you are using a sm

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