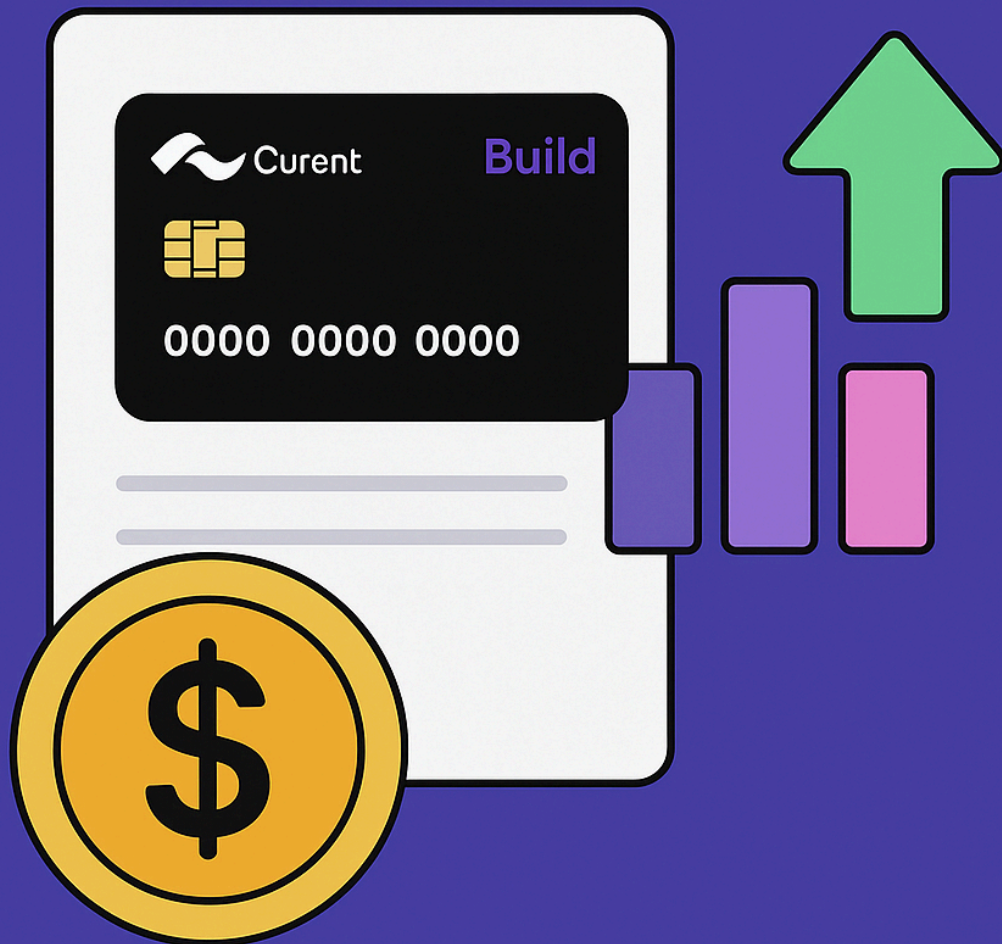


# Building Your Credit with the Current Build Card:

## A Step-by-Step Guide



# Build Credit With \$200 Using the Current Build Card

*No Direct Deposit Needed | Smart Usage Strategy | Fast Results*

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## OVERVIEW

The **Current Build Card** is a **secured charge card** designed to build credit **without interest or debt**. You fund the card yourself and use it like a credit card, and **Current reports your payments to all 3 credit bureaus: Equifax, Experian, TransUnion**.

This guide focuses on building credit **by manually loading \$200** to get started — no job or direct deposit required.

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## STEP 1: Sign Up for Current

 Use this link to get a \$100 bonus (when/if you do set up direct deposit later):

 [https://current.com/get-started/?creator\\_code=DAZZLED873](https://current.com/get-started/?creator_code=DAZZLED873)






Referral Code: **DAZZLED873**

1. Download the **Current app** on your phone (iOS or Android)
  2. Sign up and enter referral code **DAZZLED873**
  3. Choose to open a **Basic Current Account** (you can upgrade to Build later)
  4. Verify your identity
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## STEP 2: Fund Your Account with \$200

Since you're starting without direct deposit, you'll need to **manually load** \$200 onto your Current account.

### **Options to Add Funds:**

Method	How To	Processing Time
 <b>Debit Card Transfer</b>	Link your bank debit card in the app and instantly move \$200	Instant
 <b>ACH Bank Transfer</b>	Link external bank via Plaid and move funds	3–5 business days
 <b>Cash Load (via Barcode)</b>	Go to stores like CVS, 7-Eleven, Walgreens, etc. and load cash	Instant to 2 hours
 <b>Zelle/Cash App</b>	Send to a trusted friend, then have them CashApp or Zelle you	0–1 day
 <b>PayPal to Debit</b>	Transfer funds from PayPal to your linked debit card	1–3 days

### **Example:**

You use your Chase debit card to load **\$200** into your Current balance instantly.

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## **STEP 3: Order & Activate the Build Card**

1. Tap the **Cards** tab in the app
  2. Select **Upgrade to Build Card**
  3. Choose **to use your existing \$200** as your secured credit balance
  4. Order the physical card (arrives in ~5–7 days)
  5. While waiting, use the **virtual Build Card** for online purchases
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## ✅ STEP 4: Smart Spending Plan (Use Your \$200 Strategically)

The goal is to **spend consistently**, **keep utilization low**, and make **automatic payments** that **report positively**.

### 📦 Best Spending Strategy (Example):

Expense	Amount	Hack
Netflix	\$15	Set to autopay
Phone Bill	\$40	T-Mobile, AT&T, etc.
Amazon Prime	\$15	Autopay
Groceries	\$50	Walmart, Aldi, etc.
Gas	\$40	Use for predictable fill-ups
Spotify	\$10	Set to recur
Buffer Leftover	\$30	Flex room for any surprise fees

### 💡 Credit Hack:

Try to **spend no more than 30–50%** of your \$200 per month  
→ That's about **\$60–\$100 max spend** to optimize credit score growth  
→ Your usage will be **reported as low credit utilization**

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## ✅ STEP 5: Let Current Auto-Pay Your Balance

Every time you swipe your Build Card:

- The charge is covered by your \$200 secured balance
- You never owe anything extra
- You can't go into debt
- **Current automatically pays off your card balance for you**

⚠️ No missed payments = 100% on-time payment history = credit score boost

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## ✅ STEP 6: Let Current Report to the Credit Bureaus

Current reports your credit behavior **monthly** to:



- ✅ Equifax
- ✅ Experian
- ✅ TransUnion

Your report will show:

- A positive tradeline
  - On-time payments
  - Low utilization
  - Age of account (which grows monthly)
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## 💡 Hacks to Maximize Your Results

Hack	What to Do	Why It Works
🎯 Use it only for predictable bills	Use for Netflix, Hulu, phone bill	Easy, reliable reporting
🔄 Reload Monthly	Add a fresh \$200 or more monthly	Shows consistency
💡 Never use 100% of balance	Stay under 30–50% usage	Optimizes credit utilization
🧠 Create a "Spending Pod"	Keep \$200 just for the Build Card	Keeps money separate and clean

 Use Experian Boost	Report more bills (like utilities)	Additional positive data
 Track your score monthly	Use Credit Karma or Experian app	Monitor your growth & trends

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## Credit Score Growth Timeline (With \$200 Strategy)

Timeframe	What to Expect
30 Days	New tradeline appears on report
60–90 Days	+15 to +60 point boost possible
6 Months	Solid history = 80–120 point boost
1 Year	You can qualify for unsecured cards, auto loans, etc.



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## Real Example: 3-Month Growth Projection

Month	Spended	% Utilization	Credit Action
Month 1	\$60	30%	1st tradeline added
Month 2	\$80	40%	Consistency improves score
Month 3	\$50	25%	Utilization sweet spot = boost

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## Final Credit Builder Checklist:

Task	Done ?
 Sign up with Code DAZZLED873	<input type="checkbox"/>
 Load \$200 to account manually	<input type="checkbox"/>

- ☒ Order & activate Build Card ☐
  - ☒ Use for small recurring bills ☐
  - ☒ Keep spending under \$100/month ☐
  - ☒ Let Current report monthly ☐
  - ☒ Monitor score and reload monthly ☐
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