



How to Build Credit in the United States

New to the US credit system? Learn how to build a credit score from zero, what makes scores go up and down, and how long until you're mortgage-ready.

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In Brazil, you know Serasa. In the US, the system is different — and understanding it is one of the most valuable financial skills an immigrant can build. Your **credit score** here affects your mortgage rate, your car payment, your insurance, even some job applications.

The frustrating part: your Brazilian credit history doesn't transfer. Everyone starts from zero. The good part: **starting from zero is a solvable problem with a known timeline.** Here's the playbook.

How the US System Works

Three private companies — Equifax, Experian, and TransUnion — track how you handle borrowed money. From that history, a **FICO score** between 300 and 850 is calculated. For mortgages: 580+ opens FHA loans, 620+ opens conventional loans, and 740+ gets you excellent rates.

The score comes from five ingredients:

Factor	Weight	What It Means
Payment history	35%	Do you pay on time? One 30-day late payment does real damage.
Utilization	30%	How much of your credit limits you're using. Keep it under 30% — under 10% is best.
Age of credit	15%	Older accounts help. Never close your first card.
Credit mix	10%	Cards + an installment loan (car, credit builder) is stronger than cards alone.
New inquiries	10%	Opening many accounts quickly looks risky.

Starting from Zero: The First 90 Days

1. **Open a secured credit card.** You deposit \$200–\$500 as collateral, and the card reports to all three bureaus like any other card. Most banks and credit unions offer them — no credit history required.

2. **Use it lightly and pay it in full.** One small recurring charge (your phone bill) and automatic full payment every month is the perfect pattern.
3. **Consider a credit-builder loan.** Offered by credit unions: you "borrow" a small amount held in savings, pay it monthly, and the payments build your file.
4. **Become an authorized user.** A spouse or relative with a good, old, low-balance card can add you — their history helps your file.
5. **Report your rent.** Services exist that report your rent payments to the bureaus — turning the payment you already make into credit history.

Realistic timeline: your first score usually appears about 6 months after your first account opens. With clean habits, 680–720 within 12–18 months is very achievable — and that's mortgage territory.

■ The Habits That Move Your Score

- **Never miss a due date.** Set every account to autopay at least the minimum. Payment history is 35% of your score and mistakes stay on your report for years.
- **Keep balances low** — even if you pay in full, a high balance on your statement date raises your reported utilization. Paying before the statement closes is a quiet trick that works fast.
- **Ask for limit increases** after 6–12 months — a higher limit lowers your utilization automatically.
- **Check your reports free** at AnnualCreditReport.com and dispute anything that isn't yours. Errors are common; fixing them is free.

■ What About Buying a Home Before Your Credit Is Built?

Here's what many people don't realize: **you may not have to wait.**

- **ITIN loans** accept alternative credit — 12 months of on-time rent, utilities, phone, and insurance payments can stand in for a credit score.
- **Foreign National loans** accept international credit references.
- And if you're 30–60 days of good behavior away from a better score band, a **rapid rescore** through our team can update your score in days instead of waiting for the monthly cycle.

■ The Payoff

Every 20-point band you climb makes your future mortgage cheaper — the difference between a 679 and a 740 score can be thousands of dollars over the life of a loan. Credit isn't a mystery; it's a routine. Start the routine now, and when you're ready to buy, the system will be working for you instead of against you.

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