

Beginner's Credit Toolkit Checklist



Credit Card Comparison Worksheet

- Research at least 3 beginner-friendly cards.
- Note the type: Secured, Student, or Unsecured.
- Compare annual fees, deposit requirements, and rewards.
- Highlight one that fits your current situation best.

Application Checklist

- Social Security Number (SSN) or ITIN
- Proof of income (pay stub, offer letter, financial aid)
- Government-issued ID (Driver's license, Passport)
- Bank account details (if applying through your bank)
- Physical address in the U.S.

Monthly Payment Tracker (Create a Table in Your Journal or App)




- Card Name
- Due Date
- Minimum Due
- Amount Paid
- Remaining Balance
- Payment Status (Paid / Not Paid)

List of Beginner Cards with Quick Notes

- Discover it® Secured – Great rewards + free FICO
- Capital One Platinum Secured – Low deposit, upgrade path
- Chase Freedom Rise® – 1.5% cash back, unsecured
- Petal® 2 Visa® – No fees, uses banking history
- Deserve EDU – Good for international students, no SSN needed

Do This, Not That Cheat Sheet

- Do: Pay on time, even the minimum.
- Don't: Max out your card—keep usage under 30%.
- Do: Check your credit score monthly.

-  Don't: Apply for multiple cards at once.
-  Do: Set up autopay and alerts.
-  Don't: Lend your card to others.