**How to Build Your Credit Safely from Scratch**

Establishing credit is essential for financial stability, but knowing where to start can be overwhelming. Here are five safe ways to build credit from scratch.

**1. Get a Secured Credit Card**

A secured credit card requires an upfront deposit and helps establish a positive payment history. Use it for small purchases and pay the balance in full each month to avoid debt.

**2. Become an Authorized User**

Ask a trusted family member to add you as an authorized user on their credit card. Their responsible credit usage can help you build a credit history without managing a card on your own.

**3. Pay Bills on Time**

Your payment history significantly impacts your credit score. Some services allow rent and utility payments to be reported to credit bureaus, helping establish a positive record.

**4. Consider a Credit-Builder Loan**

Some banks and credit unions offer credit-builder loans where your payments are reported to credit bureaus. This can help demonstrate responsible borrowing habits.

**5. Monitor Your Credit Score**

Regularly check your credit reports for errors and track your progress. Many free services like Credit Karma provide insights into how to improve your score.

By practicing these habits, you can build a strong credit history and qualify for better financial opportunities in the future.