

A woman with brown hair is looking at a laptop screen. A white coffee cup is visible on the table next to her. The background is slightly blurred.

You Can Build Stellar
Credit

WITH THESE 10
BEGINNER CREDIT
CARDS

A Free Guide

Cards for Students

1

Discover it Chrome for Students

- You must be approved for this card, but even with no prior credit cards, students qualify for this one all the time
- For ages 18 and up/enrolled in a 2-4 year college
- 2% cash back on gas and restaurant purchases
- 1% cash back on all other purchases
- No annual fee
- Cash reward for good grades

2

Discover it for Students

- You must be approved for this card but it's a quick online application.
- For ages 18 and up/enrolled in a 2-4 year college
- 5% cash-back rewards in various categories (must sign up for these) and 1% back on other purchases
- No annual fee
- Cash reward for good grades

Regular Cards

3

Capital One Platinum Card

- You must be approved for this card, but it only requires an average credit score
- Low credit limit to start, but you can apply for a higher limit after 5 months of timely payments
- No annual fee
- Higher interest on purchases, so pay it off monthly
- Free credit score and tools to monitor credit

4

Capital One QuicksilverOne Card

- You must be approved, but only requires average credit score (average acceptance around 600)
- 1.5% cash back on every purchase
- \$39 annual fee
- Low credit limit to start, but you can apply for higher limit after 5 months of timely payments
- High interest on purchases, so pay it off monthly

Secured Cards

Requires putting down a security deposit. Must apply and most are approved. Bankruptcy/history of nonpayment may affect this.

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Discover it Secured Card

- Requires refundable deposit of at least \$200, or your approved amount
- The amount of deposit is your credit limit and must be made with a bank account
- No annual fee
- Cash back on purchases
- Reports to credit bureaus to build your credit

6

USAA Secured Visa Platinum

- For those in the military/previously served
- Refundable minimum deposit of \$250
- Funds go into a Certificate of Deposit (CD) which earns you a little interest
- \$35 annual fee
- Reports to credit bureaus to build your credit
- Deposit money tied up in minimum 2-year CD

Secured Cards

7

OpenSky Secured Visa

- Refundable minimum deposit of \$200 (amount of deposit is your credit limit)
- You don't need a bank account to open this card -- they will take a cashier's check/money order
- Needs no credit check
- \$35 annual fee
- Reports to credit bureaus to build your credit

8

Capital One Secured Mastercard

- Refundable deposit of \$49, \$99, or \$200 based on your creditworthiness, but your credit limit starts at \$200
- No annual fee
- Reports to credit bureaus to build your credit
- If you make your first 5 payments on time, you can request a higher credit limit

Secured Cards

9

Citi Secured Mastercard

- Refundable minimum deposit of \$200 (amount of deposit is your credit limit)
- No annual fee
- Reports to credit bureaus to build your credit

10

Wells Fargo Secured Card

- Refundable minimum deposit of \$300 (amount of deposit is your credit limit)
- \$25 annual fee
- Reports to credit bureaus to build your credit
- They are willing to evaluate you for a traditional card after one year of timely payments
- This card is good for people who have very bad credit

**Credit card offers/policies change frequently. Information in this guide can become outdated. Please read offers and fine print carefully to note any changes in current offers.