A FREE GUIDE FOR NEWCOMERS

Your U.S. Credit Roadmap

A calm, step-by-step guide for international students and newcomers building U.S. credit from zero — no cosigner, no history, no jargon.

Created by First Year Credit

I put this together because I kept seeing the same questions from newcomers:

- Where do I even start?
- Do I need an SSN?
- Can I build credit with an ITIN?
- What's the very first thing I should do?

Instead of answering them one at a time, I put everything into one roadmap — the whole first year, in order.

I hope it saves you some stress.
— Craig & Heather
Founders, First Year Credit

Your journey — check off each stage as you finish it

- Before arrival
- First week
- First month
- First credit product
- First credit report
- First six months

This roadmap belongs to…

Name ....

Arrival date ....

My goal

- Rent an apartment
- Get a car
- Reach a 700 score
- Other

Jump to your stage: Not here yet → **Stage 0**. Just arrived → **Stage 1**. Already have a bank account → **Stage 2**. Already have a card → **Stage 4**. Skip anything you've already done.

Before you start — you're going to be okay. This is the normal newcomer journey, and most people start exactly where you are. You cannot ruin your credit by going slowly and carefully; the only real mistakes come from rushing or freezing. Take it one stage at a time.

STAGE 0 · BEFORE YOU ARRIVE

Get ready — don't apply for anything yet

- [ ] Learn the 3 words that matter: **on-time payment**, **utilization** (how much of your limit you use), **history length**.
- [ ] Gather documents: passport, visa (F-1/J-1/H-1B…), I-20/DS-2019 if a student, proof of income if any.

Will you be eligible for an SSN?

Yes (most work visas; students with campus work) → plan to apply for your **SSN** the first week.

No / not sure → you'll apply for an **ITIN**. You can absolutely build credit with an ITIN.

Stage 0 complete

➡ Next milestone: land, and open a bank account (Stage 1).

STAGE 1 · FIRST WEEK

Foundation: a bank account and your tax ID

Do you already have a U.S. bank account?

Yes → skip the first box and head toward **Stage 2**.

No → open one this week (a passport + visa works at many banks; some accept a foreign address at first).

- [ ] Open a **checking account** in your own legal name.
- [ ] Start your **SSN** application *or* apply for an **ITIN** (whichever fits Stage 0).
- [ ] Keep every account in your own name — never let someone open one "for you."

Stage 1 complete

➡ Next milestone: open your first credit-building product (Stage 2).

STAGE 2 · FIRST MONTH

Open your first credit-building product

You likely won't be approved for a regular card yet — that's normal. The right first step is a product *built* for no-history newcomers (a **secured card** is the most common).

- [ ] Choose **one** starter product that reports to all three bureaus and has no/low annual fee.
- [ ] Apply to that **one** — not five (each application can cause a small dip).

Stage 2 complete

➡ Next milestone: use it in the most boring way possible (Stage 3).

THIS IS WHERE EVERY JOURNEY BECOMES DIFFERENT

There isn't one right first product — and that's the honest answer

Which product is best for you depends on things a printed page can't know:

Some newcomers should get an **ITIN** first.	Others should **wait** for an SSN.
Others should open a **secured card** today.	And some shouldn't apply for **anything** yet.

This roadmap gets everyone to the same doorway. Choosing the right product for *your* situation is a personal question — so we don't guess it here. Finish the roadmap first; there's an optional way to get that part personalized at the end.

STAGE 3 · USING YOUR FIRST PRODUCT

Use it in the most boring way possible

- [ ] Put **one small recurring charge** on it (a phone bill, a subscription).
- [ ] Turn on **autopay for the full statement balance**.
- [ ] Keep usage **under ~30%** of the limit — then leave it alone.

You do *not* need to carry a balance to build credit — that's a myth. Paying in full, on time, is what builds it.

Stage 3 complete

➡ Next milestone: your first credit report appears (Stage 4).

STAGE 4 · YOUR FIRST CREDIT REPORT

A score appears (~30–60 days) — learn to read it

- [ ] Check your reports for **free** — never pay for a "credit check."
- [ ] Look for **errors** and dispute them (accounts you didn't open, wrong balances, a misspelled name).
- [ ] Accept that a new score in the 600s is **normal** — it grows with time.

Stage 4 complete

➡ Next milestone: keep the habit for six months (Stage 5).

STAGE 5 · FIRST SIX MONTHS

Keep the habit; plan the next move

- [ ] Keep payments automatic and utilization low for six months.
- [ ] Consider graduating your secured card or adding one no-fee card.
- [ ] **Don't close** your first card — its age helps you.

Stage 5 complete

➡ You've done the hard part. The rest is patience.

The whole secret, in one line: open one beginner product, use it tiny, pay it in full automatically, and be patient. If this guide was all you ever used, you'd be in good shape.

Need help with your specific situation?

This roadmap works for most newcomers. If your situation is more complicated — an ITIN, visa questions, previous credit history, or different goals — First Year Credit can build a roadmap personalized to your answers.

And if this guide is enough on its own, that's great too.

Scan (or visit the link) whenever you're ready — no pressure, and no need to right now. The roadmap in your hands already covers the essentials.

firstyearcredit.com/newcomer-roadmap

Know another newcomer?

Send them this roadmap — it's free, and no signup is required.

firstyearcredit.com/newcomer-roadmap

Educational, not financial advice. Product *categories* are described generically on purpose — the right specific choice depends on your situation.