

I cancelled my credit cards and have no credit history. How can I fix that?

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By [Karin Price Mueller](#) | [NJMoneyHelp.com](#) for [NJ.com](#)

Q. My credit report only shows medical bills. I got rid of my credit cards 10 years ago, so I have no credit history. I've applied for a secured credit card and was turned down. How can I re-establish my credit?

— Working on it

A. You're going to have to do some legwork, but you'll be able to establish a credit history.

For starters, it's worth checking with other credit card companies about their [secured cards](#).

They may have different guidelines, said Marnie Hards, a certified financial planner with Aznar Financial Advisors in Morris Plains.

Next, she suggests, see if anyone would be willing to [co-sign](#) a new card for you. This would provide you with an option to begin building your credit.

If that doesn't work, you could ask to be an [authorized user](#) on someone else's card if someone is willing to add you, she said.

You may also want to check to see if you may be eligible for something called a credit-builder loan.

"This is a loan that is specifically established for an individual to build credit," Hards said. "Typically, you must provide the funds up front and the money is not released until the loan is repaid in full. These types of loans are usually available from a credit union or a community bank."

If you have a checking account, you could ask your bank about a secured loan with them for the purposes of building your credit, she said.

"If you are renting a place to live, you can try to work with a rent-reporting service to request that your rent payments be reflected on your credit report," Hards said. "Some of these services are free and some do charge a fee."

Here are three she suggests you check out: www.rentreporters.com, rentalkharma.com and www.renttrack.com

Of course, if you do this, it is imperative that your rent payments be made on time every month.

Email your questions to Ask@NJMoneyHelp.com.

Karin Price Mueller writes the [Bamboozled](#) column for NJ Advance Media and is the founder of NJMoneyHelp.com. Follow NJMoneyHelp on Twitter [@NJMoneyHelp](#). Find [NJMoneyHelp on Facebook](#). Sign up for NJMoneyHelp.com's [weekly e-newsletter](#).