

# Step 3

If you don't have five **Blue cards** after the attempt at the **Yellow conversion** don't worry you can still become a credit hero with a few late pays on your credit cards, It just may take a few months longer.

If you don't have that many credit cards then you will need to add a few but be selective. If you are going to add a credit card now is the time. But only if:

- You have only one or two credit cards.
- You have 5 cards but they all have a late pays.
- You have no credit cards at all.

Look at the approved credit card section at [www.thecreditguy.tv](http://www.thecreditguy.tv) for cards for your situation

What if you have only red accounts? Look at the oldest one and try the Good will strategy to see if they will work with you at all. They will be less likely to be helpful but it is worth a try on the 3 oldest accounts.

If you have red accounts that are less than two years old and you have at least 3 other credit cards then you are going to close the cards with histories of less than 2 years old. And replace them with two new bank credit cards.

Bonus!! If you have a direct relative meaning a spouse or father mother or child you can be added as an authorized user to their account and all that good history will be added to your repository file. It is a great way to jump start your credit but make sure that the account you are adding one with a long history, no late payments and a low balance.