

COMPARISON SHOPPING FOR A CREDIT CARD

Name: Student Advocates For Financial Education

Date: 2006

Directions: Using attached Schumer Boxes, compare the three credit cards to find which one is best for you. This data was derived from Schumer Box information on an actual credit card application or online offer.

Card 1 Citi myU Platinum Select for Students 10/06

Card 2 Discover Card 04/06

Card 3 First Interstate Secured VISA Card 10/06

	Card 1	Card 2	Card 3
Annual Percentage Rate (APR)	0% for six months, 18.24% Variable	0% for 6 months, 16.99%	21.25% Variable
Grace Period	20 days	25 days if balance paid in full	25 days
Minimum Finance Charges	\$30	\$30	\$1.50 (any month a finance charge is due)
Annual Fees	None	None	\$39
Transaction Fee for Cash Advances (APR on Cash Advances)	0% for six months 3% or \$5 min, no max. Min 19.99% 23.24%	0% for 6 months, 3%, \$5 min - no max 22.99%	3%, \$5 min - no max 24.25%
Late Payment Fee	\$15, \$29, \$39	\$15, \$39	\$10
Over-The-Limit Fee	\$39	\$15, \$39	\$35
Fee if balance is paid in full each month.	\$0.00	\$0.00	\$0.00
Balance Consolidation Fee	0% for six months 3% or \$5 min, \$75 max	None	None
Inactivity Fee	None	Lose cash back if inactive for 36 months	None
Additional Fee (list) a. Returned Check Fee		\$39	
Other Considerations (list) a. Balance calculation method b. Default Rate c. Min Income? Co-signer? d. Consumer be aware of----	Average daily balance 32.24% Variable None, No Points for certain charges	Two cycle avg. daily bal. including new purchases 28.99%, None, No BINDING ARBITRATION CLAUSE	Average daily balance 28.24% Variable None, No
Type of credit card (unsecured, secured, store)	Unsecured	Unsecured	Secured

1. Which card is the best choice and why?

That depends totally on the reason for the card:

____ Card 1 is a good choice for the individual that is paying the card off each month.

____ Card 2 would normally be the worst card, but if you can consolidate your cards here and then pay the balance off entirely within the 0% interest period, this card may save you some interest. **HOWEVER, 2 CYCLE CREDIT CARDS ARE VERY EXPENSIVE IF YOU CARRY A BALANCE WITH ANY INTEREST RATE.**

____ Card 3 is an average choice for the first time credit card holder. A secured card is the only way some individuals can establish credit. The available credit is equal to a dollar amount secured usually by a Certificate of Deposit.

NONE OF THESE CARDS ARE GREAT, JUST AVERAGE EXAMPLES FOR STUDENTS

Comparison Shopping For A Credit Card Answer Key

Lingjun Ying



Comparison Shopping For A Credit Card Answer Key:

Credit Card Disclosure Acts United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer Affairs, 1987 *Dirty Little Secrets* Jason R. Rich, 2013-01-29 Explains little known advice and tips for improving a credit score including how to remove damaging information and negotiate with creditors **Buying a Computer For Dummies** Dan Gookin, 2004-10-20 Bestselling author Dan Gookin has updated his classic guide to cover CD burner DVD combo drives processor upgrades flat panel displays new modem and networking options new peripherals laptops and more Worldwide shipments of new computers now top 100 million units annually and forecasters have predicted double digit increases in PC shipments for 2003 2004 Using the author's unique five step approach to smart computer shopping readers analyze their needs and match them to the perfect PC at the best price Gookin who wrote the first ever For Dummies book DOS For Dummies is renowned for his **Managing Your Money All-in-One For Dummies** The Experts at Dummies, 2008-11-24 Want to take control of your finances once and for all Managing Your Money All in One For Dummies combines expert money management with personal finance tips From credit cards and insurance to taxes investing retirement and more seven mini books show you how to improve your relationship with money no matter your age or stage of life This easy to understand guide shows you how to assess your financial situation calculate debt prepare a budget trim spending boost your income and improve your credit score You'll find ways to run a money smart household reduce waste and cut medical and transportation expenses as you tackle your debt head on and develop good saving habits You'll even get help choosing the right mortgage and avoiding foreclosure saving for college or retirement and determining your home car and life insurance needs Discover how to Take charge of your finances Manage home and personal finances Lower your taxes and avoid tax audits Plan a budget and scale back on expenses Deal with debt and negotiate with creditors Save and invest safely for college or retirement Protect your money and assets from fraud and identity theft Ensure a comfortable retirement Plan your estate and safeguard a will or trust Managing Your Money All in One For Dummies brings you seven great books for the price of one Can you think of a better way to start managing your money wisely *Improve and Increase Your Credit Score* Jason R. Rich, 2013-02-08 Bestselling author Jason R Rich joins forces with top credit experts and delivers an insider's guide to credit Revealing jaw dropping secrets strategies and tools Rich and his team of industry insiders show consumers how to get out from under any credit crunch and get back in control of their financial future Reveals how to increase a credit score remove incorrect and negative information from credit reports rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month Boost credit scores and overall rating Work with collection agencies creditors and lenders to pay off debts and overcome past mistakes Get the best rates on credit cards auto loans and mortgages and start saving Avoid the most common financial and credit related mistakes made by millions Learn how to identify and avoid credit repair and credit score boosting scams Use online solutions to better manage your finances and credit cards And more

Includes worksheets exclusive interviews with credit experts and supplemental resources Money and Consumers Vivian Bernstein, Jake Bernstein, 1994 **Daily Life Skills BUNDLE - Google Slides Gr. 6-12 (SPED)** Sarah Joubert, 2021-07-21

This is the Google Slides version of the full lesson plan BUNDLE Daily Life Skills Big Book This bundle includes all 18 chapters along with bonus extension activities in the form of hands on activities crossword word search and comprehension quiz Our combined resource helps engage learners while providing the knowledge they need to have successful daily life skills Our in depth study combines the three lessons in this series Daily Marketplace Skills Daily Social Workplace Skills and Daily Health Hygiene Skills Students will start by going into the marketplace and learning how to budget and how to best spend their money Then students go into the workplace and learn how to behave in a social environment Finally students go back to their home and learn about health and hygiene Comprised of reading passages graphic organizers real world activities crossword word search and comprehension quiz our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life All of our content is reproducible and aligned to your State Standards and are written to Bloom s Taxonomy About GOOGLE SLIDES This resource is for Google Slides use Google Slides is free with a Google email account We recommend having Google Classroom in addition to Google Slides to optimize use of this resource This will allow you to easily give assignments to students with a click of a button This resource is comprised of interactive slides for students to complete activities right on their device It is ideal for distance learning as teachers can share the resource remotely with their students have them complete it and return where the teacher can then mark it from any location What You Get 18 complete Chapter Google Slides presentations with reading passages comprehension questions and drag and drop activities that students can edit and send back to the teacher 3 bonus Google Slides presentation with hands on activities crossword word search and comprehension quiz A start up manual including a Teacher Guide on how to use Google Slides for your classroom and an Answer Key to go along with the activities in the Google Slides document Chapters Included in this Bundle From Daily Marketplace Skills Value of Money Budgeting Buying of Goods Services Menu Math Grocery Shopping Math Web Buying Internet Fraud Calculating Sales Tax Forms of Payment Extension Activities Hands On Activities Crossword Word Search and Comprehension Quiz From Daily Social Workplace Skills Daily Routines Time Management Making Appointments Filling Out Forms Friendships Communication Problem Solving Texting Email Telephone Manners Workplace Volunteering Behaviors Social Media Behaviors Cyber Bullying Extension Activities Hands On Activities Crossword Word Search and Comprehension Quiz From Daily Health Hygiene Skills Healthy Nutrition Meal Planning Exercise Fitness Personal Hygiene Grooming Dental Care Household Care Cooking Laundry Cleaning Personal Community Travel Safety Prescription Non Prescription Drug Use Extension Activities Hands On Activities Crossword Word Search and Comprehension Quiz **Internet Privacy For Dummies** John R. Levine, Ray Everett-Church, Greg Stebben, 2002-08-01 Covers the essentials An individual Internet user needs to know to help maintain

personal privacy Topics include securing a PC and Internet connection knowing the risks of releasing personal information cutting back on spam and other e mail nuisances and dealing with personal privacy away from the computer Covers the enhanced features of the latest releases of Internet filtering software and privacy tools Series features The For Dummies series has always been popular with new Internet users Internet For Dummies remains the 1 beginning reference for Internet users This book looks to follow the successes of its predecessors *Everything Money Book* Richard Mintzer,1998-04-01 Covers topics such as budgets shopping credit cards debt car buying banking investments home buying and retirement planning **Daily, Practical, Real World & Applying Life Skills BUNDLE - Google Slides Gr. 6-12+ (SPED)** Sarah Joubert,Lisa Renaud,2021-11-26 eBook Order CCP6112 ISBN13 978 0 22830 954 3 Grades 6 7 8 9 10 11 12 Reading Level 3 6 Total Pages 1801 Author Sarah Joubert Lisa Renaud Combining the 4 life skills series into one bundle Daily Life Skills Practical Life Skills Real World Life Skills and Applying Personal Life Skills This bundle includes all 72 chapters along with bonus extension activities in the form of hands on activities crossword word search and comprehension quiz About the Daily Life Skills series Our combined resource helps engage learners while providing the knowledge they need to have successful daily life skills Our in depth study combines the three lessons in this series Daily Marketplace Skills Daily Social Workplace Skills and Daily Health Hygiene Skills Students will start by going into the marketplace and learning how to budget and how to best spend their money Then students go into the workplace and learn how to behave in a social environment Finally students go back to their home and learn about health and hygiene About the Practical Life Skills series Empower students with the confidence to live on their own Our in depth study combines the three lessons in this series Independent Living Managing Money and Employment Volunteering Students will start by finding their own place to live and knowing how to get around Then students learn how to budget and prepare for their future Finally students join the workforce by learning how to write a resume and gaining valuable interview skills About the Real World Life Skills series Building upon daily and practical skills real world life skills extends the understanding of Social Skills Self Sustainability Skills and Financial Literacy Skills Ideal for Students and adults alike to help one to confidently and successfully interact Have an open mindset to become more self reliant and attain personal developments while fostering relationships Learn strategies to be self sufficient while living alone and what compromise means when living with others Gain strategies to negotiate through economics and financial planning including loans credit cards taxation and credit scores About the Applying Personal Life Skills series Students extend their knowledge of daily practical and real world life skills with an in depth look at their Personal Development Personal Relationships and Personal Life Plan Ideal for students and adults alike Begin your inward journey through social intelligence skills Learn key techniques to be a successful active listener and identify social cues Explore healthy and rewarding relationships through collaboration and coping skills Finish up your journey with the tools needed to develop a life plan Follow the steps from visualizing a life vision to setting your goals About this Google Slide Google Slides is free with a

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