

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

Jason R. Rich



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

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