



Understanding Credit Cards Note Taking Guide

Total Points Earned
Total Points Possible
Percentage

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Date 4-17-24
Class 2A

A credit card is:
a plastic card that you can use to access a line of credit that has been established in advance

The cost of credit is expressed as:
Annual Percentage Rate (APR)

What is the minimum payment?
A minimum payment is due each month the card has a balance

What impact does only paying the minimum payment have on a consumer?
She would have to pay more at the end of the payment.

Identify four positive credit card behaviors:

- 1) Pay credit card balances in full every month
- 2) Pay credit card bills on time
- 3) Be conscious of how credit cards affect your credit history
- 4) Check the monthly credit card statement for errors.

What are three ways a credit card is a convenient payment tool?

- No need to carry large amounts of cash
- Useful in emergencies
- Often required to hold a reservation

Answers To 11note Taking Guide

WJ Hussar

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