

# 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

**Daniel F McAuley**



## **Comparison Shopping For A Credit Card Answer Key:**

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 *Credit Card Disclosure Acts* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer Affairs, 1987 **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 *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

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reference for Internet users This book looks to follow the successes of its predecessors      **Savings Fitness** Barry Leonard,2007-12 Many people mistakenly believe that Social Security SS will pay for all or most of their retire needs but the fact is since its inception SS has provided little protection A comfortable retire usually requires SS pensions personal savings invest The key tool for making a secure retire a reality is financial planning It will help clarify your retire goals as well as other financial goals you want to buy along the way It will show you how to manage your money so you can afford today s needs yet still fund tomorrow s You ll learn how to save your money to make it work for you how to protect it so it will be there when you need it Explains how you can take the best advantage of retire plans at work what to do if you re on your own Illustrations      *Preparing for Life* Jed Baker,2012-10-01 Typically Autism Spectrum Disorders high school graduates are unprepared for the transition to independence Early ongoing training in the social skills crucial to establishing successful adult relationships in college vocational school residential living or on the job can help He also guides readers through the legal financial educational vocational and community resources available after graduation The essence of the book lies in the 73 Skill Lessons targeting nonverbal communication empathy anger anxiety management conversational skills and employment related skills which can be taught by parents teachers or professionals This easy to follow resource offers a complete toolbox of social skills and the means to attain them Helpful chapters include Asperger s syndrome autism disorders and the need for life skills training The transition process and the law College Career and Residential Options Beyond High School What parents can do to prepare their son or daughter by Rick Blumberg Assessment of social skill needs Skill instruction strategies Individual small group self instruction Training peers to be more accepting of students on the spectrum Skill Lessons      **Handbook of Financial Planning** Jae K. Shim,2004 A must read for financial professionals and serious investors alike this one stop resource offers valuable insight into complex and fast changing financial markets and advisory markets It provides in depth coverage of all the topics key to personal finance including record keeping present and future value in investing financial career planning educational planning cash management consumer credit housing insurance investment choices retirement planning estate planning tax issues and much more Packed with helpful tips and lessons this comprehensive handbook will help professional investors in advising customers as well as provide relevant cutting edge information for independent investors      **The Only Budgeting Book You'll Ever Need** Tere Stouffer,2012-10-18 Create a foolproof budget that s right for you Everyone wants a simple and practical way to manage their money but with countless financial planners budgeting articles and websites available it s not always easy to figure out where to start Filled with only the most essential information on budgeting this book shows you how to build a financial plan that not only meets your needs but helps you stay on track From prioritizing goals and listing expenses to saving regularly and planning for future finances this book guides you through all the important steps of budgeting with realistic advice You ll be able to create a visual portrait of your finances as well as learn how to manage your spending stay out of debt and build



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