**Using Credit Cards**

You have the responsibility to not get in to debt beyond the amount that you are comfortable and can manage.

* Be sure to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_( get the best deal).
* Avoid \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* If you do get in trouble and miss a payment your creditors can take you to court and have your wages \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**is a legal process that withholds an amount of your pay check to make payments.

Protecting your Cards

* \_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_your card as soon as you get it.
* Carry only cards you need.
* Keep a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ creditors if your card is lost or stolen.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ old receipts.
* Don’t \_\_\_\_\_\_\_\_\_\_\_\_ your card to anyone.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ expired cards.
* Don’t give card number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Protecting your card on-line

* Deal with companies that are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* Make sure the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Symbol). One of the meanings of the symbol is that your information is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_or \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ so others can’t read it.
* Watch out for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. They are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ messages.

BEST OF ALL AVOID UNNECESSARY CREDIT COSTS!!!!!

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ only the amount of credit you \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* Make more than the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Payments
* Do not \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ spending when your \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ increases.
* Keep credit accounts to a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* Pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_for small items.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ the cost of credit.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_for loans.
* Take advantage of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(\_\_\_\_\_\_\_\_\_\_\_\_\_\_ programs).

Credit Cards are useful when…

* You have \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_or\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ available on cards. This improves credit scores and can be used for reservations and emergency purchases.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is paid off each month allowing you to take advantage of rewards while avoiding \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_include benefits like cash back, points, travel miles etc.
* You earn \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ from being a top customer.

Assignment

* Pg 404; 1-7, and 11-13
* Pg 413; 1-9