



Understanding Credit Cards Note Taking Guide

	Total Points Earned
	Total Points Possible
	Percentage

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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:

- ☐ Pay credit card balances in full every month
- ☐ Pay credit card bills on time
- ☐ Be conscious of how credit cards affect your credit history
- ☐ 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

Take Charge Today Curriculum Note Taking Guide

John W. Santrock



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