



## Understanding Credit Cards Note Taking Guide

|  |                       |
|--|-----------------------|
|  | Total Points Earned   |
|  | Total Points Possible |
|  | Percentage            |

Name Jose GarciaDate 4-17-24Class 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

**Jianjun Gao**



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