



# Worksheet:

## CHOOSING A CREDIT CARD

Select the primary reason(s) for obtaining a credit card.

1. Rebates/rewards  
 Yes       No
2. Build Credit  
 Yes       No
3. Emergency purchases  
 Yes       No
4. You got an offer in the mail  
 Yes       No
5. Other  
 Describe: \_\_\_\_\_

Select the following places you looked to obtain a credit card:

- Bank   
  Credit Union   
  Mail Offers   
  Other financial institution  
 Describe: \_\_\_\_\_

	Credit Card #1	Credit Card #2	Credit Card #3
<b>Secured Card? Y/N</b>			
<b>Credit Limit</b>			
<b>Interest Rate (APR)</b>			
<b>Annual Fee</b>			
<b>Late Payment Fee</b>			
<b>Penalty Interest Rate</b>			
<b>Balance Transfer Fee</b>			
<b>Minimum Monthly Payment Required</b>			
<b>Rewards</b> Cash back, mileage, other			