

HOW CREDIT CARDS WORK

and How
to Keep Them
from **TOTALLY**
Screwing You



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CREDIT CARDS ARE NOT MONEY-



They are a convenience,
nothing more

They make it so you don't have to carry cash*

and they give you a list of
your spending each month

*Although paying with cash
means your purchase doesn't
go into some database,
just saying



BUT

Credit Card companies make their **MONEY** off:
Transaction fees (stores)
and Annual Fees (you)
and **INTEREST**
(totally you if you don't pay off
the balance every month)



**Credit Card Interest
is a BITCH
and you don't want it.**

ALSO: Don't do Balance Transfers
or other gimmicks. These are
TRAPS to get you to run a
monthly balance and pay interest.

AND: Look for cards with no annual fee
or that give you cash back or miles.

That interest monster will just keep
sucking your bank account dry
forever.



So pay that sucker off,
in full, every month.



And then flip off
the interest monster.
It's not the boss of you.

IT'S YOUR MONEY. KEEP IT.