



Name: _____

Date: _____

Class Period: _____

<http://www.cardtrak.com/cards/categories/student.html>

Shopping for a Credit Card

Directions: Find and evaluate three credit card offers. Fill in the appropriate space on the chart below and summarize your results by answering the questions following the chart. Not every offer will include all the information on this list.

Card Costs or Features	Card A - Student Card	Card B - Student Card	Card C - Student Card	Card D - Student Card
Card Name				
Issuer				
Brand				
Rate Basis (Fixed, Variable)				
APR (Purchase APR)				
Introductory APR				
Duration of Introductory APR				
Reward Type				
Annual fee				
Number of days in grace period				
Late payment fee				
Over-the-credit-limit fee				
Minimum Finance charge				
Cash advance fee				
Cash advance APR				

Which card would you apply for? Why?

How can you use credit card responsible in college?