

# Comparison Shopping for a Credit Card

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I chose to get the Discover It credit card out of the three that I researched. This credit card had better offers than the others. I wanted a credit card with no APR score so I looked under cards like that. After comparing all the cards, this one had the best. I also looked at the penalty fees and things like that. The biggest thing that was important to me was to have low to no APR score. I did not want to have to pay the extra interest for having the credit card. That way with an APR of 0%, I do not have to pay any more money. Another big thing was the penalty APR. I know sometimes I might not have enough money to pay off my payment at the end of the month on time. So I wanted to make sure that wasn't a big percentage. On the Discover It card, it was the lowest percentage. Also an important thing was the minimum interest charge. This card didn't have a charge which is good in case I decide to pay the bill in minimum payment. Especially if someone steals my card the company will not make me pay the bill for what someone else bought. All these things are important to me in a credit card. I need to make sure that it is the best choice for me. Other people could want a totally different card that I want. Important things to remember is you have to be careful when dealing with credit cards. When you have a credit card there is a chance that you over spend. This is not good because you either don't have enough money to pay off or you have a

fee that the company gives you. You also want to pay off the full amount when paying the bill, otherwise interest will grow on your payment and you will end up paying more than you should have to. Someone can easily steal your card if you are not careful. All these things are important to make sure you don't do. Credit cards are very convenient but can get you into a lot of trouble.