# **Understanding Credit Cards Note Taking Guide**

Total Points Earned
Total Points Possible
Percentage

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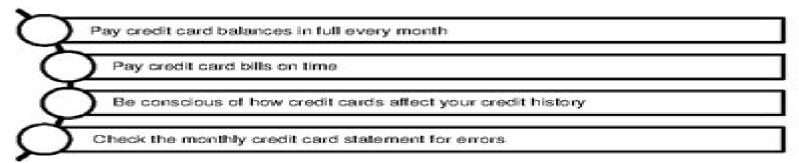
A credit card is: a plastic card that you can use to access a line of credit that has been established in advance

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:



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

# **Understanding Credit Cards Note Taking Guide Answers**

Seann L. Jackson

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