

Credit Card Comparison Worksheet

1. Find three different credit card applications.
2. Compare the three credit card offers by completing the chart below to describe key features of each.
3. Decide which credit card best fits your spending habits and has the best terms (e.g., APR, low fees).

Credit Card Feature	Card #1	Card #2	Card #3
APR (annual percentage rate): Is it fixed or variable?			
Penalty APR and trigger events when it is charged			
Annual fee			
Late fee			
Over-the-limit fee			
Transaction fees (balance transfers, cash advances, etc.)			
Grace period			
Method for computing account balance			
Rewards for use			
Other features			

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Lingjun Ying



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