



credit card do's and don'ts

shop around

- Look at various sources.

read and understand the contract

- Read the contract carefully.
- Don't rush into signing anything.
- Once a contract is signed, get a copy of it.
- Know the penalties for missed payments.

know your cost

- Figure out total price when paying with credit.
- Make the largest payments possible.
- Know the penalties for missed payments.
- Buy on installment credit only after you have evaluated all other possibilities.
- Don't be misled into thinking small payments will be easy.