



Charting Your Course to Home Ownership

Credit Card Comparison Chart

Feature	Card 1	Card 2	Card 3
Issuer:			
Interest Rate :			
Purchases			
Cash Advances			
Balance transfers			
Penalty for late Payment			
Fees:			
Annual			
Late Payment			
Over-limit			
Cash Advance			
Finance Charges :			
One-cycle or two-cycle billing			
Minimum Finance Charge			

Feature	Card 1	Card 2	Card 3
Interest Calculated:			
Fixed, variable or tiered basis (Ex. introductory rate)			
Grace period: (no. of days)			
If you carry a balance			
If you pay off the balance monthly			
For cash advances			
Type of Card:			
Secured, regular or premium			
Perks and Rewards:			
Rebates			
Frequent-flier miles			
Insurance			
Points			
Cash Back			
Other			

Reference:

Bankrate.com. (2007). Compare credit cards. *Financial Literacy 2007: Credit cards tool kit*. Retrieved April 18, 2008 from http://www.bankrate.com/brm/news/financial_literacy/Feb07_credit_card_compare_work_sheet_a1.asp?caret=13 on.

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