



# Credit Card Comparison

<b>Name of Bank or Store Offering Card:</b>			
<b>Annual fee:</b> Charge to cardholder on a yearly basis.	\$	\$	\$
<b>APR (annual percentage rate):</b> The amount of interest a cardholder pays in a year in addition to the regular balance. It's important to note that an APR can be fixed or variable.	\$	\$	\$
<b>Credit limit:</b> The maximum amount a credit card company allows a cardholder to charge on their credit card.	\$	\$	\$
<b>Foreign transaction fees:</b> Fees charged when making purchases outside the U.S.	\$	\$	\$
<b>Grace period:</b> The time between a purchase and the point where a person has to pay interest on a credit card purchase.	\$	\$	\$
<b>Late fees:</b> Fees charged when a cardholder pays late, even by one day, or if they don't pay the minimum amount due.	\$	\$	\$
<b>Rewards:</b> Rewards are points, miles, or cash back earned from every dollar a person spends. Does the credit card offer rewards?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>Special offers:</b> Sometimes a credit card company will entice people to sign up with a special offer, such as deferred interest on payments or a reward for spending a certain amount in your first six months. Does the credit card have a special offer? Offers?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO