













Swipe Smart: The Good, The Bad, and The Rewards






Using credit cards wisely is key to financial health. Here's a quick guide to the benefits, risks, and rewards of smart card use.

THE GOOD	THE BAD	THE REWARDS
<ul style="list-style-type: none">  Convenience: No need for cash.  Credit Building: Boosts your score.  Security: Fraud protection.  Rewards: Cashback, miles, and perks. 	<ul style="list-style-type: none">  High Interest: Costly if unpaid.  Overspending: Easy to accumulate debt.  Hidden Fees: Watch for extra charges.  Credit Score Impact: Late payments hurt. 	<ul style="list-style-type: none">  Cashback: Earn on purchases.  Travel Perks: Miles & hotel discounts.  Exclusive Benefits: Special events & warranties.  Store Discounts: Retailer deals.

Credit Card Debt Tracker

Credit Card Lender	Due Date	Billing Cycle Day	APR (%)	Minimum Payment	Balance	Credit Limit
					Total:	Total:

Smart Card Tips

-  Pay in full to avoid interest
-  Read terms to avoid hidden fees
-  Choose wisely—pick a card that fits you
-  Set limits & track spending
-  Enable alerts to monitor activity

NOTE: Keep your credit utilization (Total Credit Limit) below 30% unless you plan to pay off the balance before the statement date.



Stay Smart and Spend Wisely!
Schedule a Coaching Session for credit guidance and support.