### CREDIT CARD COMPARISON

#### **INSTRUCTIONS:**

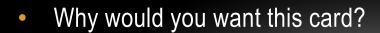
- Research 10 Credit Cards
  -go to <u>www.nerdwallet.com/credit-cards</u>
- Choose one credit card from each category
- Complete the information
- Make into PDF
- Upload to your website

#### CITI THANK YOU PREMIER CARD

- This is a REWARDS CARD
- Annual Fee: you pay \$95 a year, but the first year

is free

- Rewards: 1 point per dollar
- APR: Variable %14-23
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



This card offers you good points for making purchases. It's a good rewards card. However, there is a fee and the interest rate is high.



#### CITI DOUBLE CASH CARD

- It is a rewards card
- Annual fee: 0 dollar on balance transfer and any purchase for 15 month.
- Rewords: 1% cash back when you buy
- APR:12.99%-22.99%
- Introductory APR:N/A
- Balance transfer: \$5 or 3% amount of each transfer
- Why would I want this card: higher reword rate



#### CHASE FREEDOM

- It is cash back card
- Annual fee: no annual fee
- Reword; unlimited 1% cash back on every purchase
- APR:13.99-20.99%
- INDUSTRY APR:N/A
- Balance transfer: 0% Intro APR for 15 months on purchases and balance transfers.
- Why would I want this card: reword never expired as long as your account is open.



#### **DISCOVER**

- It is balance transfer credit card
- Annual fee: no annual fee
- Reword; Free FICO® Credit Score on statements
- APR:N/A
- INDUSTRY APR:N/A
- Balance transfer: r0% on purchases for 6 months and 0% on balance transfers for 18 months.
- Why would I want this card: Double all the cash back you've earned at the end of your first year



# CAPITAL ONE VENTURE REWARDS CREDIT CARD

- It is travel credit card
- Annual fee: no annual fee for the first year; 59 after that
- Reword; Earn unlimited 2X miles per dollar on every purchase, every day
- APR:N/A
- INDUSTRY APR:N/A
- Balance transfer :0% Intro APR for 15 months on purchases and balance transfers
- Why would I want this card: NEW Free Monthly FICO(R) Score and Credit Dashboard

#### CASH STATE

It is zero percent credit card

Annual fee: no annual fee

Reword: no reword.

APR: N/A

INDUSTRY APR: N/A

 Balance transfer: 0% Intro APR for 15 months on purchases and balance transfers why would I want this card:



#### **DISCOVER**

- It is student credit card
- Annual fee: no annual fee
- Reword; Free FICO® Credit Score on statements
- APR:N/A
- INDUSTRY APR:N/A
- Balance transfer :0% on purchases for 6 months and 0% on balance transfers for 18 months.
- Why would I want this card: Double all the cash back you've earned at the end of your first year



#### CAPITAL ONE SPARK CASH FOR BUSINESS

- It is business credit card
- Annual fee: \$0 intro annual fee for the first year; \$59 after that
- Reword: Earn unlimited cash rewards that don't expire
- Apr: n/a
- Industry Apr: n/a
- Balance transfer: no fringe transfer
- Why would I want this card: earn 2% cash back on every purchase



#### **CHASE SLATE**

- It is low interest credit card
- Annual fee; no annual fee
- Reword: no reword
- APR: 0% Introductory APR for 15 months on purchases and balance transfers
- Industry Apr: introductory balance transfer fee for transfers made during the first 60 days
- Balance transfer: Chase Slate named "Best Credit Card for Balance Transfers" two years in a row by Money Magazine
- Why would I want this card: NEW Free Monthly FICO(R) Score and Credit Dashboard



#### SALLIE MAE MASTERCARD

It is rewords card

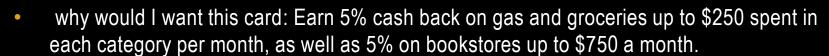
Annual fee: no annual fee

Reword : Earn 1% on purchases

Apr: n/a

Industry: n/a

Balance transfer: no froing transfer





## U.S. BANK FLEXPERKS TRAVEL REWARDS VISA SIGNATURE CARD

- It is reword card
- Annual fee: no annual fee
- Reword: Earn 20,000 enrollment FlexPoints after you spend \$3,500
- Apr: n/a
- Industry apr: n/a
- Balance transfer: No Foreign Transaction Fees
- Why would I want this card: arn Triple FlexPoints on eligible charitable donations

