

**CREDIT CARDS –  
GOOD THING, BAD THING**



<p>Luxuries can be bought immediately</p>	<p>Paying the whole amount at the end of the month results in no interest charges.</p>	<p>If you book a holiday with your card and the company goes bust, you will get your money back from the credit card company</p>	<p>You will receive a statement every month</p>
<p>If you buy train or air tickets with your card, you might get free travel insurance</p>	<p>Credit cards provide a great temptation to buy things you want, but don't need</p>	<p>Credit cards can be used to pay for your weekly shopping if you happen to be a bit hard up</p>	<p>Credit cards are convenient. You don't have to carry large amounts of cash around</p>
<p>It is easier to book a holiday or hire a car with a credit card</p>	<p>If you buy faulty goods, you can claim the money back from your credit card company</p>	<p>You can go on paying your credit card bill for as long as you want</p>	<p>If you go over your credit limit, the card company will charge you a fee</p>
<p>If you withdraw money from an ATM with a credit card, you will be charged an immediate fee</p>	<p>You can choose to only pay the minimum amount off your credit card bill every month</p>	<p>Credit cards are easy to get. Offers flood in all the time</p>	<p>If you don't use your card very often or if you pay your balance off, your credit limit will be increased</p>
<p>It's cool to pay with a credit card if you're out with your friends</p>	<p>Credit cards are as good as any other form of payment as long as you stay in control</p>	<p>Credit cards are good in emergencies</p>	<p>You can have as many credit cards as you like</p>