OKMM
Oklahoma Money Matters

CHOOSE THE RIGHT CARD

When it's time for you to choose a credit card, you'll need to do some research. Don't choose a product because of clever marketing or an enticing introductory interest rate.

Look for a credit card that:

- Charges no annual fee.
- Offers a low, fixed interest rate.
- Provides a clear explanation of fees for late payments and convenience services, like cash advances and balance transfers.

Use this worksheet to practice comparing credit cards. Websites like BankRate.com, CreditCards.com or CardRatings.com can help you easily compare credit card terms, fees and interest rates.

	CARD ONE	CARD TWO
Company Name		
Address		
Phone Number		
Web Address		
Annual Fee (if any)		
Grace Period		
Annual Percentage Rate (APR)		
Finance Charge Calculation Method		
Credit Limit		
Minimum Payment		
Other Fees:		
Late Payment		
Cash Advance		
Balance Transfer		
Other Features		

To learn more about OKMM, visit our website OklahomaMoneyMatters.org.