

Credit Cards

"Mom," I explained, "the lady just got all of those clothes for free!"

"What do you mean?" my mom asked.

"She didn't give the clothes away, really. It's like she was made and had these cards that were different from any I'd ever seen. She looked at it, swiped it on a machine, and gave it right back to her. You know, one of those 'Mom!'

My mom rolled her eyes and sighed as she explained what I had done. "Thank the lady did not get those things for free. She used her credit card to pay for them."

"What's a credit card? How do people buy stuff with those plastic things?" I asked curiously.

"People use credit cards when they want to buy things now but pay for them later."

"What, like a debit card?" I asked.

"It might sound easy, but using a credit card is not as simple as it seems. Every credit card company uses their own system to bill the user all of the purchases that they've made. They do the math that is correct and the minimum amount that must be paid. Companies also have a choice to make. They must decide how much of the bill they want to pay. Some companies choose to pay off the entire balance. Others pay for only part of their purchases. Many people choose to only pay the minimum requirement. This might seem like a good deal, but in the long run, it is the most expensive choice. If a person does not pay off the entire bill, the credit card company will charge that person. This fee sometimes occurs after month, as long as there is an unpaid balance left on the card. In the end, many consumers end up paying much more for an item when they use their credit card. They have to pay the original purchase price plus any additional associated income."

The cashier explained that it was my turn to check out. When we walked up to the counter, he asked, "Will you be paying with, or would you like to purchase on your credit card?"

My mom looked at me and asked, "What, what do you think, honey?"

"I will just pay cash," I replied. "I'd rather pay for all of my stuff now than have to pay this price and another month later!"

"My daughter's right," she said with a smile.



Credit Card Offers Reading Comprehension This Week

JE Gale



Credit Card Offers Reading Comprehension This Week:

Credit Card Offers Reading Comprehension This Week Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Credit Card Offers Reading Comprehension This Week**," compiled by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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