

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 found 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 giggled 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 card company's card their customers a bill that lists all of the purchases that they've made. They list the total that is owed and the minimum amount that must be paid. Customers then have a choice to make. They must decide how much of the bill they want to pay. Some customers 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 customers 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.



Reading Comprehension Credit Card Offers Review

Lisa Renaud



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