



# Which Credit Card is Right For Me?



A breakdown of a few different credit cards and the benefits of each one based on your own individual goals.



## 01 – The Starter

Examples of companies to get a starter card from are Capital One and Discover. Your local bank will also have options, as well as U First Credit Union. Good credit cares on training wheels are student cards with a small credit limit (\$500-\$800) with no fees.

- Eventually, you can upgrade.

## 02 – Student Cash Back

If you already have established credit and you want free money, this is a great option. This one is great for someone who can responsibly use a bigger line of credit. Make sure there are still no fees.



## 03 – Travel Points Card

If you like to travel, this one may be a great option. It's all about finding the card that will benefit your unique lifestyle and values.

## 04 – Rewards Credit Card

Cash back and travel cards fall under this card! This is any credit card that gives you rewards, whether that be cash or points.



## 05 – Store Credit Cards

These ones are not for everyone, and it's important to know the pros and cons before signing up for one. If you pay it on time and in full each month and shop there often, it could be okay. But, be careful of the high interest rates and introductory rate.

## 06 – Co-Branded Credit Card

This could include a store credit card offered through a traditional credit card company. An example of one is the Delta Sky Miles American Express Card.



## 07 – Secured Credit Cards

Most credit cards are unsecured. Secured cards are great for students who are just starting to build their credit, or for adults who have just filed for bankruptcy and are rebuilding their credit.

## So...what does all this mean?!

There is no best credit card out there. It depends on your needs at this moment in time. Weigh the pros and cons of each, and choose what will best service YOU!

