

PRINT IT. KEEP IT HANDY. MAKE A FAMILY PLAN.

1 WHAT IS A CREDIT CARD?

Borrowed money, not income.



Credit limit

Maximum amount the lender allows.



Monthly statement

Shows balance, payments and due date.



Interest rate

Borrowing can cost extra money.



Fees

Some cards charge extra fees.

2 BEFORE YOU APPLY

Read the terms.



APR

A comparison measure; details matter.



Introductory offers

Check when special rates end.



Late payments

May lead to fees and credit damage.



Affordability

Can you repay without cutting essentials?

3 USE IT CAREFULLY

Keep control.



Pay in full

Usually avoids purchase interest if terms met.



Set reminders

Know the due date.



Track spending

Do not treat the limit as a target.



Keep records

Check transactions for errors or fraud.

4 IF YOU STRUGGLE

Act before it grows.



Contact lender

Ask about support options early.



List debts

Write balances, rates and due dates.



Protect essentials

Prioritise housing, food and utilities.



Free debt help

Find reputable nonprofit advice locally.

MY FAMILY PLAN:

Local alert source: _____ Emergency contact: _____

CREDIT CARDS EXPLAINED — SAFETY NOTES

Keep this page with your visual quick-glance guide.

1 APR IS NOT THE WHOLE STORY

APR is a standardised borrowing-cost measure but does not describe every possible fee or personal borrowing pattern. Read the full agreement and any promotional conditions.

2 PAYING ONLY THE MINIMUM

Minimum payments may keep the account current but can mean paying interest for much longer. Paying more than the minimum usually reduces total interest, where affordable.

3 CASH WITHDRAWALS AND FEES

Cash advances, foreign transactions, missed payments and balance transfers can have special rates or charges. Check the exact card terms before using them.

4 IF DEBT IS UNMANAGEABLE

Seek free independent debt advice promptly. Rules, protections and credit-reporting practices differ by country. Avoid promises of instant debt elimination.

MAKE IT PRACTICAL

Write your own local emergency number, contact details and relevant official alert service on page 1. Review the guide with your household.

OFFICIAL REFERENCE POINTS (check local rules):

moneyhelper.org.uk/en/everyday-money/credit

consumerfinance.gov/consumer-tools/credit-cards/

stepchange.org