



Financial Resource Center

Tips for using your credit card wisely

1. Don't use a credit card for a purchase unless the amount is within your monthly spending limit.
2. Limit yourself to two or three cards.
3. Pay off the balance in full each month.
4. Always pay more than the minimum payment required.
5. For large purchases, plan to pay off the amount in three monthly installments.
6. Do not consider the credit card an emergency fund.
7. Save money for trips and use the card only for convenience and safety.