

Credit Cards The Helpful Plastic Card

Contributed by Admin

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So, you are now with your first credit card right on your wallet. It is the right time to go mad and spend unhindered. Right? If this is what you think then I am afraid you do some rethinking. It is of course understandable that credit cards can be nagging. In fact it hands over some extra capital for newly married couple or poor college student to spend pass the means. However, this kind of unnatural behavior will take you into a spot. In fact this is the thing, which almost all credit cards companies want you to do. Go through my advice and do not be addicted to credit cards. Finally, you will end up in big debts to rue.

Which credit card major attracted your attention with its clever ploy? It is not unreal that some of the major credit cards companies come with attractive offers. In fact they will lure you with big trap like 0% balance transfer until June of the coming fiscal. Major credit card companies will have great offers at times. In fact, they will hit you with the big spiel about 0% on balance transfers until May of next year. Although these offers sound ideal still make dent into your wallet. Have you gone through the offer documents carefully? Go through the back of the document. It might read that the APR is going up to 14% or so by next year. Surprised? Yes, they often do that. Now that we have gone through the flip side of credit cards you might also want to know the other side isn't it.

The good news is that major credit cards companies also have something to offer. For instance you can roam around and see your card accepted everywhere. Visa and MasterCard are leaders in the field. American Express and Discover cards don't lag behind. The good news is that major credit card companies also have some finer points. For example, a credit card from one of the major credit card companies is accepted virtually anywhere and everywhere. Visa and MasterCard are certainly the leaders of the pack. American Express and Discover cards follow close behind. I have to admit that in times of crisis the plastic card can bail out you for good. Have you ever faced a situation like money running short or you mis-calculated your necessity? Well, this is the situation the cards are meant for. You can without reaction pull out your Visa or MasterCard to pay for such miscalculation. The key to playing this credit card game is not lagging behind. If you pay your balance every month then you are not to worry, as it is all about to be up to date. Leave no balance on your card, and then you will lose nothing. Yes, that's a win-win situation. If you are seriously considering, having one from the plastic cards then the right place to search for is the Internet. Go online and surf through various offers of major credit cards.