Credit Card Basics Worksheet

More than two-thirds of people who have credit cards do not pay them off each month. This worksheet will help you sort out what you owe and what company you owe it to, so that you can work down your debt and eventually pay them off in full.

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Creditor/Credit Card	Amount Due	Interest Rate	Minimum Payment	Typical Monthly Payment	Interest Paid Each Month	Target Date Paid in Full

Ways to Reduce Your Credit Card Debt:

- Pay off the credit card with the highest interest rate first.
- Pay your credit card bill as soon as you receive it, especially if you are carrying over a balance as this will help reduce your interest charges.
- If you cannot pay the full amount, pay as much as you can each month.
- Look for low-rate and no annual fee credit cards.
- For one-on-one credit counseling, contact the National Foundation for Consumer Credit at **800-388-2227**; Llama Española; **800-682-9832**; or **visit nfcc.org**.

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