

1 Credit Card Comparison Checklist

Lender Name	
Annual fee	
Interest the entire year	
Interest on purchases	
Interest on advances	
Late fees	
Cash-advance charges	
Over-limit fees	

2 Credit Card Comparison Checklist

Lender Name	
Annual fee	
Interest the entire year	
Interest on purchases	
Interest on advances	
Late fees	
Cash-advance charges	
Over-limit fees	

3 Credit Card Comparison Checklist

Lender Name	
Annual fee	
Interest the entire year	
Interest on purchases	
Interest on advances	
Late fees	
Cash-advance charges	
Over-limit fees	

4 Credit Card Comparison Checklist

Lender Name	
Annual fee	
Interest the entire year	
Interest on purchases	
Interest on advances	
Late fees	
Cash-advance charges	
Over-limit fees	

Which card is costing you the most right now? _____

Where can you decrease or eliminate fees? _____

The comparison chart is important because it helps you to see the big picture. It's easy to focus just on the interest you are paying and want to keep one with the lowest number. But it might not be the best deal for you.