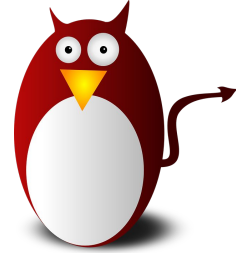




# Warm-Up - INB p.14



1. Discuss with table partner
2. Write question and answer.

Are credit cards a good thing or a bad thing?

***I think that credit cards are a positive/negative because***

# INB p. 14 - Credit Card VOCAB

**APR = Annual Percentage Rate**                      **13% to 25 %**

*What percentage you'll have to pay back each year if you have a balance*

**FICO Score = Your Credit Score**                      **300-850**

*Kinda like your GPA. Your financial rating is how likely you are to pay back money you owe.*

**Annual Fee = The amount you have pay each year  
for your card.**    **0 - \$75**

**Credit limit = The max amount you can spend**