

12-16

Which of the following are Danger Signs for Credit Card users:

- ___ **1. Your monthly credit card payments equal about half of your take-home pay.**
- ___ **2. Completing every new credit card application that you receive in the mail.**
- ___ **3. Using a cash advance from one credit card to make a minimum payment on another credit card.**
- ___ **4. Receiving a letter that announces that your credit limit has been increased because you are such a responsible borrower.**
- ___ **5. Opening up new credit accounts at a number of stores so you can enjoy a 10% discount on your purchases instead of paying cash as you had planned.**



Which of the following are danger signs for Debit Card users:

- ___ **1. You don't know how much money you have in your checking account.**
- ___ **2. You have such a good memory that you don't need to keep receipts to write down in your checkbook register.**
- ___ **3. You don't use a checkbook register because you can check your statement online any time.**
- ___ **4. Your best friend knows your PIN number.**
- ___ **5. You constantly use your debit/ATM card to get \$20 out of your account.**

See a Teller for answers.