



## Which of the following are Danger Signs for Debit Card Users, and Credit Card users:



Write down "Credit" for the Credit Card danger signs, and "Debit" for the Debit Card danger signs.

- \_\_\_\_\_ 1. Your monthly credit card payments equal about half of your take-home pay.
- \_\_\_\_\_ 2. You don't know how much money you have in your checking account.
- \_\_\_\_\_ 3. Completing every new credit card application that you receive in the mail.
- \_\_\_\_\_ 4. You have such a good memory that you don't need to keep receipts to write down in your checkbook register.
- \_\_\_\_\_ 5. Using a cash advance from one credit card to make a minimum payment on another credit card.
- \_\_\_\_\_ 6. You don't use a checkbook register because you can check your statement online any time.
- \_\_\_\_\_ 7. Receiving a letter that announces that your credit limit has been increased because you are such a responsible borrower.
- \_\_\_\_\_ 8. Your best friend knows your PIN number.
- \_\_\_\_\_ 9. 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.
- \_\_\_\_\_ 10. You constantly use your Debit/ATM card to get \$20 out of your account.

