Are You a *Credit Card Smart Consumer*?

To check your knowledge, read the following statements. For more information about each statement, see the related fact sheet(s).

**Do you know . . .**

- How much it costs you to use your credit card(s) a year?  
  (See fact sheets Choose the Best Credit Card & Choose the Best Credit Card Interest Rate)

- How to choose a credit card that is the best deal for you?  
  (See fact sheets Choose the Best Credit Card, Choose the Best Credit Card Interest Rate & Decide How many Credit Cards You Need)

- How to avoid debts after the holidays?  
  (See fact sheet Control Your Holiday Credit card Debt)

- How to request your credit report so that you can review it?  
  (See fact sheets Build a New Credit Record & Check Your Credit Report)

- What credit terms such as “Annual Percentage Rate (APR)” and “Grace Period” mean?  
  (See fact sheet Choose the Best Credit Card)

- How to protect your credit information from dishonest people?  
  (See fact sheet Protect Your Credit Information)

- How to reduce your credit card debt?  
  (See fact sheet Get Rid of Credit Card Debt)

- What information you need to keep about each credit card?  
  (See fact sheets Decide How many Credit Cards You Need & Protect Your Credit Information)

- How to calculate the interest charged on outstanding credit card balances?  
  (See fact sheets Choose the Best Credit Card & Choose the Best Credit Card Interest Rate)

- How to decide what is the right amount of debt for you?  
  (See fact sheet Decide How Much Credit Is Too Much)

- How to build or reestablish a credit record?  
  (See fact sheet Build a New Credit Record)