

Your first credit card

A three-offer worksheet

Use the rates and fees from each issuer. Write "unknown" rather than guessing.
Keep this worksheet for yourself. Do not write account numbers or personal identifiers.

What to compare	Offer A	Offer B	Offer C
Card / issuer			
Annual fee: year one / renewal			
Refundable deposit / return terms			
Purchase APR after promotions			
Grace period on purchases?			
Other fees you expect to pay			
Rewards on your normal purchases			
Annual rewards minus annual fee*			
Bonus: spending target / deadline			
Credit bureaus reported to			
One reason to rule this card out			

*For a paid-in-full example; omit one-time bonuses. Borrowing costs are separate.

My decision

The offer I would choose (or why I would wait):

What would change my answer?
