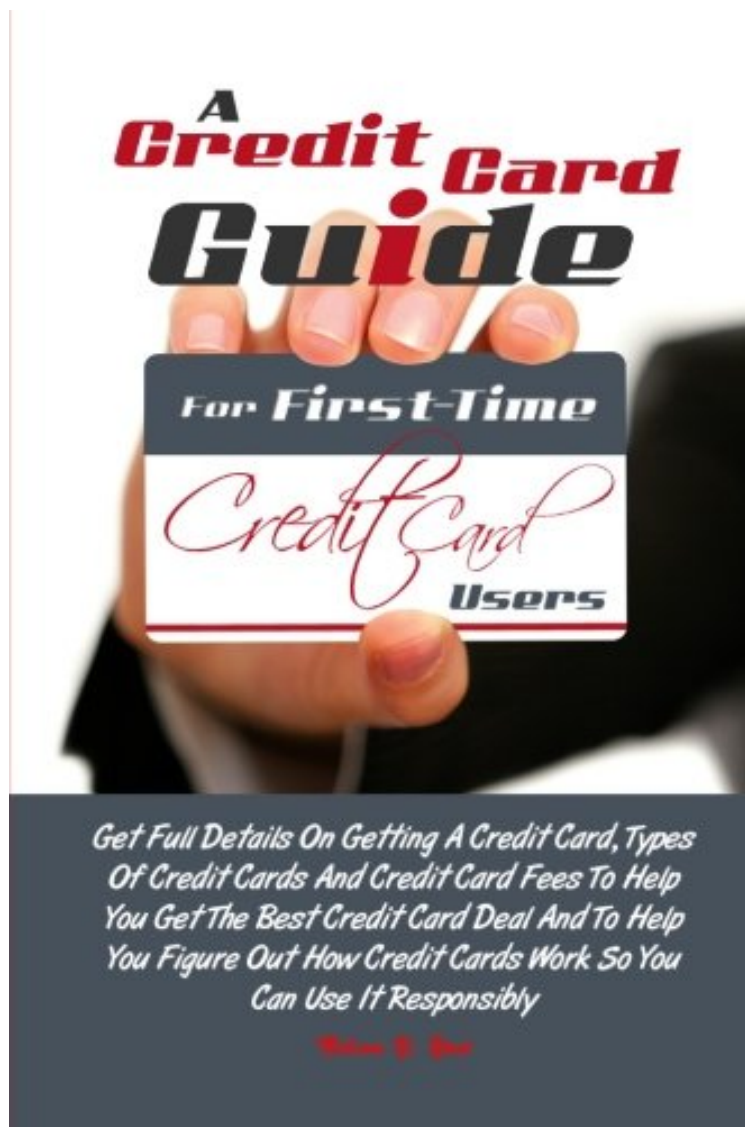


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A first credit card can be very exciting. But, along with its use comes huge financial responsibility. This is not meant to be killjoy, just sound advice so you'll get a proper handle of things from the very start. With sound advice you can avoid difficult credit card problems in future and keep enjoying the perks that a good credit card can give you. The most important detail to remember is that a credit card is borrowed money. So, as we've been taught once upon a time, we have the obligation to return what we borrow. To be able to return what we borrow, in the time and terms we agreed when we accepted the credit card contract, we borrow only what we can afford to return. Borrowing from your credit card and paying the amount in the approved manner can help build your good credit rating and save you from a load of credit card debts in the long run. Hence, for the first-time credit card user it becomes important to understand how your credit card works so you can use it well. This book will give information on choosing the best credit card deal and applying for the right credit card. Also, it will outline the framework of a credit card statement and contract so you get the idea of how, when and what to pay so you can keep your credit card in good standing all the time.