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0% APR credit cards were introduced in the late 1980's and to this day has still proven to be one of the most sought-after credit card types available anywhere 5 Steps To Credit Card Debt Reduction And Money Saving With A DIY System At a dollar per mile, running up a debt of 25,000 may get you a plane ticket, but it will also saddle you with \$4,500 in yearly interest payments, assuming an 18% annual rate

Credit cards aimed at students tend to have more lenient credit score and credit history criteria, and they also tend to have lower interest rates. The use of credit cards is a double-edged sword. Late Payment Penalties, late fees, and high interest rates can add up quickly. Until next year, you would be better off having cash and not having to worry about being late. Ensure that you understand the credit card terms and conditions before you transfer your credit card to a new processor. It can thus be seen that though 0% APR credit cards do seem to be other inviting, there are some loopholes and tricks to their use. Do not invite a financial hurricane if you are not in a position to pay all your bills every month. People who have a poor credit history though, will have a hard time getting or renewing their credit cards. Let's say you carry a balance of \$2,000 on a credit card for a full year. Credit card issuers never ignore the fact that you have bad credit no matter who you are. The bad credit card (or secured credit cards) requires the individual to open up an account with the credit card supplier and maintain some cash balance in the account. Plus they also offer a variety

of other, more expensive, credit report plans that sound enticing but which very very few people really need The