

*Paying in full and on time:*  
**THE BENEFITS**



# CREDIT REPORT

## **BUILD CREDIT**

By using credit responsibly, you're contributing to your credit history, which will make it easier and more affordable to secure a loan in the future

## **SKIP THE INTEREST**

By paying in full and on time, you avoid carrying a balance on your card, which means the credit card company cannot charge you interest on your balance





## **STAY OUT OF DEBT**

By sidestepping the cycle of minimum payments and interest charges, you're able to use your credit card without the fear of spiraling into debt

## DODGE LATE FEES

Paying on time protects you from being hit with late fees and other penalties for missing payments





## **ENJOY REWARDS**

Maintaining healthy credit card habits means you're free to enjoy the perks and rewards of your credit card