

What is the Full, True Cost of Using a Credit Card

Assume You Pay Off Your Credit Card in: **5** years

Annual Percentage Rate (APR) that the Bank or Lender Charges You	Amount You Put on Your Credit Card				
	\$10	\$100	\$1,000	\$5,000	\$10,000
6%	\$11.60	\$116	\$1,160	\$5,800	\$11,600
7%	\$11.88	\$119	\$1,188	\$5,940	\$11,881
8%	\$12.17	\$122	\$1,217	\$6,083	\$12,166
9%	\$12.46	\$125	\$1,246	\$6,228	\$12,455
10%	\$12.75	\$127	\$1,275	\$6,374	\$12,748
11%	\$13.05	\$130	\$1,305	\$6,523	\$13,045
12%	\$13.35	\$133	\$1,335	\$6,673	\$13,347
13%	\$13.65	\$137	\$1,365	\$6,826	\$13,652
14%	\$13.96	\$140	\$1,396	\$6,980	\$13,961
15%	\$14.27	\$143	\$1,427	\$7,137	\$14,274
16%	\$14.59	\$146	\$1,459	\$7,295	\$14,591
17%	\$14.91	\$149	\$1,491	\$7,456	\$14,912
18%	\$15.24	\$152	\$1,524	\$7,618	\$15,236
19%	\$15.56	\$156	\$1,556	\$7,782	\$15,564
20%	\$15.90	\$159	\$1,590	\$7,948	\$15,896

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Assume You Pay Off Your Credit Card in: **10** years

Annual Percentage Rate (APR) that the Bank or Lender Charges You	Amount You Put on Your Credit Card				
	\$10	\$100	\$1,000	\$5,000	\$10,000
6%	\$13.32	\$133	\$1,332	\$6,661	\$13,322
7%	\$13.93	\$139	\$1,393	\$6,967	\$13,933
8%	\$14.56	\$146	\$1,456	\$7,280	\$14,559
9%	\$15.20	\$152	\$1,520	\$7,601	\$15,201
10%	\$15.86	\$159	\$1,586	\$7,929	\$15,858
11%	\$16.53	\$165	\$1,653	\$8,265	\$16,530
12%	\$17.22	\$172	\$1,722	\$8,608	\$17,217
13%	\$17.92	\$179	\$1,792	\$8,959	\$17,917
14%	\$18.63	\$186	\$1,863	\$9,316	\$18,632
15%	\$19.36	\$194	\$1,936	\$9,680	\$19,360
16%	\$20.10	\$201	\$2,010	\$10,051	\$20,102
17%	\$20.86	\$209	\$2,086	\$10,428	\$20,856
18%	\$21.62	\$216	\$2,162	\$10,811	\$21,622
19%	\$22.40	\$224	\$2,240	\$11,200	\$22,401
20%	\$23.19	\$232	\$2,319	\$11,595	\$23,191