

Title:

Is a Credit Card right for you?

Word Count:

337

Summary:

How do you determine if you should get a credit card or not?

Keywords:

credit card, credit cards, credit card approval, instant approval credit cards, easy approval credit card, easy credit card approval,

Article Body:

So, you just received an application for a credit card in the mail or you happened to come across one on the internet, how do you know if you can handle a credit card or the many responsibilities that come with having a credit card?

There are some people that believe that there are certain personal characteristics that can help to determine if you are responsible enough to have a credit card or if you should hold off on getting one.

1. Excessive spender-are you an excessive spender? Do you have a problem with spending too much money? If so, than you should hold off on getting a credit card. Credit cards are great to have for an emergency or the occasional purchase, but not all of the time and for everyday use; unless you can keep up with the bills.
2. Previous Credit cards-Do you have several other credit cards that you have fallen behind on and/or are over limit on? If this is you, than maybe you should also hold off on getting a credit card unless you cut some of the others or pay some off.
3. Consistently late on payments-Are you ALWAYS late on payments on your bills or other purchases? This is another sign that maybe you should not have a credit cards just yet.

There are several credit cards out there specifically for those that have bad credit or no credit at all, but even if you are one of those people, think before you get a credit card. You do not want to get yourself in even more debt. Try and pay other things off first.

Above I have listed three personal characteristics that are great in helping to

determine if you are ready for a credit card or not. If you fall under one or two of these characteristics, make sure you think twice before signing on the dotted line, otherwise; sign away, just don't over do it on the spending and make sure you keep up with your purchases.