

Check Out Credit Cards for College Students

Beginning college at some far-off university can be a tad intimidating to say the least. Okay, let's be honest; it's down right scary. Suddenly you're on your own, without mom and dad there to bail you out. Bills start to stack up. While rent and food can get pricey, try not to forget about other expenses such as gas/public transportation, the cost of classes, text books and cash for any fun you intend to have on the weekends. Naturally these expenses can get overwhelming for many, but it's crucial to remember one thing. You don't have to do it completely on your own. Sure, you may already have a job and student loans or grants, but don't dismiss the obvious. I'm talking about credit cards for college students. There is a reason why these can come in handy.

The moment you hear the words credit card, you probably assume debt, debt and oodles more debt. This is not exactly the case for college students. Ah ha, there really are some advantages to being a student. While credit cards are notorious for having utterly awful APRs, which are annual percentage rates; many credit cards for college students lack this burden. Yes, you can actually apply for a student credit card that doesn't instruct you to fork out 18 percent every month. It's common for credit cards for college students to have a 0% APR as long as they keep the charged balance below a certain figure. So if you're only aloud to spend 400 dollars or you get hit with an APR of 10-20 percent, you'd better keep the balance below 400 dollars.

Modern credit cards for college students are actually a great asset. You can literally spend money you don't have and simply pay it back down the road, without having to grapple with interest rates. Enjoy this perk while it lasts, because it fails to exist in the adult world. Some sites you may benefit from checking out for student credit cards are creditcards.com, llegeboard.com and chase.com. Just be certain you read through all the fine print before applying for a specific credit card for college students. Sometimes credit card companies attempt to mask additional fees.