



Getting Credit

Credit can help you to get items and services now and pay for them later. It may let you buy something you could not otherwise afford. But there is a cost for credit.

That's why you need to know how credit works.

Make it easier to get credit by:

- Keeping a checking or savings account.
Don't bounce checks.
- Living at the same place for one year or more.
- Keeping the same job for at least one year.
- Paying all your bills on time.
- Getting phone service in your name.
- Taking out a small loan and pay it back as agreed.



Credit is available from many sources. Before you decide to use credit, ask yourself:

- Do I really need to buy this or can it wait?
- How much will it cost me to use credit?
- Is having it now worth the extra cost?
- Can I afford the monthly payments?

Credit is a good thing . . . if used wisely!