

"Mmm," I whispered. "Was baby just got all of things before bedtime?"

"What do you mean?" my uncle asked.

"She didn't give the clerk any money. I think she was using our bank home card. The man didn't even keep it. He looked at it, swiped it on a machine, and gave it right back to her. You want one of those, Mami?"

My uncle started not to giggle as she explained what I had said. "Sweet, the lady did not get those things for free. She used her credit card to pay for them."

"What's a credit card? How do people buy stuff with those plastic things?" I asked curiously.

"People use credit cards when they want to buy things now but pay for them later."

"What, that sounds easy," I replied.

"It might sound easy, but using a credit card is not as simple as it seems. Every credit card card company's card their customers a bill that lists all of the purchases that they've made. They list the total that is owed and the minimum amount that must be paid. Customers then have a choice to make. They must decide how much of the bill they want to pay. Some customers choose to pay off the entire balance. Others pay for only part of their purchases. Many people choose to only pay the minimum requirement. This might seem like a good deal, but in the long run, it is the most expensive choice. If a person does not pay off the entire bill, his credit card company will charge him interest. This for customers month after month, as long as there is an unpaid balance left on the card. In the end, many customers end up paying much more for an item when they use their credit card. They have to pay the original purchase price plus any additional accumulated interest."

The cashier explained that it was our turn to check out. When we walked up to the counter, he asked, "Will you be paying cash, or would you like to pay with our credit card?"

My uncle looked at me and asked, "What, what do you think, sweet?"

"I will just pay cash," I replied. "I'd rather pay for all of our stuff now than have to pay this price and maybe more later!"

"My daughter's right," she said with a smile.



Credit Card Offers Reading Comprehension Update

Michael Seilmaier



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