

**Tips for
choosing your
unsecured
credit card
for bad credit**

infographic

**Check and
compare fees**

Unsecured cards come with a number of fees. The fees can be an annual fee, late payment fee, over-the-limit fee, cash advance fee, easy pay fee, closed account maintenance fee, application fee and etc. Check all of them carefully.

**Never sign up to the
first credit card you
find**

Research options and narrow them down to a choice of 3-4. Compare interest rates, terms and read reviews.

**Interests are
significantly
higher**

Customers with bad credit pay interest rates as high as 25 percent and even higher, depending on your credit history.

**Do not forget:
you spending
money that you
not actually
have**

The illusion of money that a credit card makes can encourage you to make purchases beyond the capacity of your monthly budget. If you over-spend, you can wind up deep in debt.

**Check your
credit score**

It will help you to know where you stand and what to expect. Each of the three reporting bureaus must give you a free credit report at least annually, agreeably to Federal law.

**Use your card
wisely**

You should put only purchases you can afford on your card. A good tip here is to get used to paying the bill each month before you begin using the card more frequently.