

How Credit Cards Work

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Plan Terms	Plan A	Plan B
Average monthly balance	\$2,500	\$2,500
APR	0.18	0.14
Annual finance charges	\$450	\$350
Annual fee	\$20	\$0
Total cost	\$470	\$350
Total Annual saving	\$120	



Mini Credit Payment Plan

Michael Hoelscher

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

Mini Credit Payment Plan:

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