



## Your Checklist to Rock Your First Credit Card

- Pay off your balance each month.** U.S. News and World Report explains that by doing this, “you’re building a history of responsible credit use and improving your score.” [1] It’s equally as important to make your payments on time.
- Don’t exceed your credit limit.** Most credit cards will have a limit—for a first time credit card holder, your limit will probably be lower so that you don’t get yourself into trouble.
- Set up a system.** Figure out when you’re going to pay off your card each month and monitor your account. Checknology from Central Bank has a ton of tools you can utilize to view and manage your full financial picture in one place (i.e. Account Alerts, Money Manager, Bill Pay).
- Monitor your credit report.** After all of the work you did, it’s important to see your results. It’s best to check your credit report at least once a year. You can check your credit report online for free at Annual Credit Report. There are others too; however, do some research and make sure it’s a credible site.
- Enjoy the rewards.** Some credit cards offer rewards programs when you spend money. Every card is different, so make sure your rewards program will actually benefit you and your lifestyle.

The number one thing to keep in mind is to be responsible. Credit cards can be very rewarding and helpful when used correctly—just remember these five steps to using your new card.



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