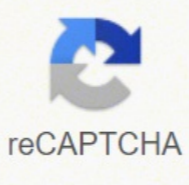




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## Multiplication flash cards pdf

LOADING Pick a card, any card. What is the answer? Learn addition, subtraction, multiplication, and division with these easy to use flashcards. This activity keeps track of the correct and incorrect answers to multiple choice math equations to help kids and teachers track their progress. Teachers around the world trust Toy Theater to provide safe and effective online learning tools. CCO/TheDigitalWay/Pixabay Whether you are looking to apply for a new credit card or are just starting out, there are a few things to know beforehand. Here we will look at what exactly a credit card is, what the benefits and detriments to having one are, what first-timers should be looking for, and other options available if credit cards don't seem like a good fit. What is a Credit Card?A credit card is a wallet-sized plastic card that is issued by banks and retailers which give the owners the ability to purchase whatever goods they want within their given credit limit, even if they don't have enough money. They essentially borrow money from the bank for the time being, which the owner will, in turn, have to pay back within a given time frame, usually within 25-30 days. Easy, right? Hold on. Before rushing out and finding numerous credit cards that you want to apply for and going on a crazy shopping spree, there are a few things to consider:The Credit Card CostDepending on the individual and the amount of research done ahead of time, credit cards can come at a costly price. Some credit cards may have an annual fee ranging from \$30-500 that is automatically taken from your account. The gold and platinum cards will have these higher fees as they also come with more benefits, but even some of the entry cards will have annual fees. Research beforehand what they may be, and if you can apply for a free credit card rather than one that is full of fees. Always look at the Annual Percentage Rate (APR) as well before applying. According to Consumer Finance, the interest rate is the price for borrowing money which is known as the annual percentage rate (APR). Paying the APR can be avoided though if your balance is paid in a timely manner each month. Why You Should Get a Credit CardHaving a credit card is great in that it is safer than carrying a large amount of cash, easy to cancel if it is lost or stolen and helpful as it allows you to purchase large items immediately rather than having to wait until the cash is available. You then just have to pay small amounts each month. When you apply for a credit card you also build credit, which can be useful in the future if you are looking to take out a large loan or mortgage. By proving you can pay your bills in a timely fashion, future lenders are more likely to give you the loans. Those that have a high credit score are more likely to be approved for a gold or platinum card which offers more attractive rewards such as extended warranties, limited purchase protection on items that are lost, damaged or stolen and 5-6% cash back on items such as groceries and gas. If you have a strong credit score, it is worth looking into what perks various credit cards have to offer as all credit cards apply different terms and conditions. Why You Shouldn't Get a Credit CardThere are also some downfalls to having a credit card if it isn't used properly Once you apply for your credit card online, make sure to keep a close eye on when balances are due. Just as using a credit card can be great for one's credit scores, it can also be detrimental if balances aren't paid on time. It is also very easy to lose track of how much is being spent so be vigilant to when payments are due as late payment may hurt you in the future. First Time ApplicantsFor those that are first-time credit card users, apply through your bank and see what offers they have. Often it is much more difficult for first-time applicants to receive low APRs as they have no credit history to prove they will reliably make their monthly payments. But there is no time like the present to start creating a good credit score. If you are still having trouble getting your first credit card, look at potentially applying for retail credit cards as they are usually easier to get approval for but have a much higher APR and low spending limits. Another idea would be to get a secured credit card which would require first giving a cash deposit, making it safer for the company. If you aren't a big shopper and are still having trouble, see if you can find a co-signer, which is usually a family member. This would mean that if you don't pay your balance, the co-signer is responsible for it. Debit CardIf this all sounds too risky, skip getting a credit card and apply for a debit card or pre-paid debit card instead. One of the great things about debit cards is that they won't allow you to spend more than what you have, which is the main risk of credit cards. They also don't have monthly payments you need to worry about nor interest rates. One thing to consider though is that this won't have any effect on your credit history which may be frustrating for some, but good for others. MORE FROM LIFE123.COM Photo Courtesy: Cavan Images/Getty Images Many across the world use debit cards to access their money for payments and withdrawals easily. These cards have been in existence since the 1970s. They eliminate the need to carry around cash or checks. In today's age, debit cards are regularly used for convenience. With a mere swipe or tap, you can pay for purchases while on the go. However, there are clear differences between these cards, credit cards, and other cards that people may use. Let's take a look at what debit cards are and how you can use them.What is a Debit Card? Photo Courtesy: Tony Anderson/Getty Images A debit card looks just like a credit card, but it is linked directly to your account through a bank or credit union. This type of payment card deducts money directly from the balance of that account whenever it is used.Also called "check cards" or "bank cards," individuals can use these cards to make purchases online or in person. In addition, people can use debit cards to withdraw funds from an automated teller machine (ATM). Some merchants also allow customers to receive cash back with a debit card after making a purchase, as long as there are available funds in your account. How do Debit Cards Work? Photo Courtesy: Kevin Dodge/Getty Images Debit cards can be used in a few different ways. Typically, people use debit cards to withdraw funds from an ATM. When you approach an ATM, the debit card can be inserted into the machine, where you will likely be asked to enter your personal identification number (PIN) to access the funds in your account. From there, you will be able to not only withdraw funds but also transfer and deposit money, as well as view your account balance.For those who use debit cards for in-person purchases, all you have to do is run the black magnetic stripe on the back of the card through the card machine or insert your card into a special slot for built-in security chips. In addition, some merchants now allow you to merely tap your card on the machine to pay with contactless chip cards.With any type of purchase with debit cards, merchants often place a hold on money in an account to reserve funds until the transactions are completed. Therefore, customers using debit cards should keep a safe amount of funds in their accounts in case of a more extensive hold on their accounts. Types of Debit Cards Photo Courtesy: Astrakan Images/Getty Images There are a variety of debit cards that you may come across. The most common type of debit card, which we've already discussed, is a check card. That card is associated with the bank where you have your checking account. EMV debit cards are precisely the same as check cards, except that they have computer chips embedded within them. These chips contain encrypted information that must match the PINs entered to work. As a result, these EMV debit cards are more challenging for scammers to copy than cards with just the traditional magnetic stripes.ATM cards, or PIN-only debit cards, can only be used by entering your PIN at an ATM. That way, if someone were to find your ATM card, they wouldn't be able to use it. These cards are pretty rare these days, though, as most banks offer check cards that double as an ATM card. Another type of debit card is a prepaid card which is not connected to a checking account at all. These cards withdraw funds stored in a separate prepaid account, which can cost fees for consumers to use. Gift cards are also considered a type of debit card, as they involve loading money onto the card for purchases.Debit Cards vs. Credit Cards Photo Courtesy: Ariel Skolley/Getty Images Though some may use the terms "debit card" and "credit card" interchangeably, the two are actually quite different. We've discussed what a debit card is and how it links to existing or prepaid funds on an account. However, credit cards are another type of card that your bank could issue. Credit cards give consumers access to a line of credit from a bank, with the amount depending on the specific credit card and the credit history of the consumer. There is a full application process needed for a bank to issue you a line of credit. While it can be easy to open up a bank account and get a debit card, it may be harder for some to get a credit card based on bad credit history or a lack thereof. However, when you get a credit card, you can make more significant purchases that you can pay off over time (though you should be aware of your bank's interest fees and late payment fees). With credit cards, you may also receive perks like frequent flyer miles or gift cards. Can You Use a Debit Card Online? Photo Courtesy: Oscar Wong/Getty Images If you want to make purchases online, then yes, a debit card will work online. Particularly it will work for those who have check cards, prepaid cards, or gift cards. Because a card number is associated with these cards, you can easily enter that information online to finalize purchases. However, credit cards are much safer to use when you buy things online. It's easier to file a claim for fraud and get your money back if you encounter an issue with an online purchase. If someone steals your check card number online, the scammer can easily take all of your money out of your bank account. How to Get a Debit Card Photo Courtesy: Luis Alvarez/Getty Images It's pretty simple to get a debit card. People can typically purchase prepaid cards or gift cards at grocery stores or convenience stores using cash or check. The steps to get a check card can be a little more detailed but not too complicated either. To get a check card, you will have to open up a bank account. First, you should research the right bank and account that you want. You will likely need a few forms of identification to open up the account as well. Those can include a passport, driver's license, state identification card, birth certificate, or Social Security card. Some banks will allow you to provide one form of identification and a bill addressed to you.For the account, you may also need a minimum opening deposit to open the account. Typically, you can do this in person or online. Either way, a bank will send you a check card to activate and use at your nearest ATM or for other purchases. MORE FROM ASKMONEY.COM



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