



Cashing In On Credit

(NAPSA)—Intelligent financial decisions can lead to results people can bank on—even in a softening economy. There are a number of simple financial decisions consumers can make to help stretch their dollars, cut costs and get as much value for their money as possible.

Choosing the right charge or credit card can help save time and money. If you're thinking about getting a new charge or credit card this year, or simply reevaluating the one you have, here are a few suggestions to keep in mind for choosing the one that will be right for you:

- **Count Costs**—Know the costs associated with the charge or credit card you use such as the annual fee, interest rate, grace period and late charges.

- **Cost/Benefit Analysis**—Compare the benefits you receive for the fees you pay. For example, look for a charge or credit card that will protect your purchases against damage and theft, extend warranties and ensure that you pay the lowest price. Several American Express Cards come with these benefits at no additional cost. Also, using a charge or credit card provides additional benefits in terms of legal protections such as the right to dispute and investigate charges and fraud protection in the event of unauthorized use of your card. For more information on your card's protections, visit your card company's Web site or American Express: www.americanexpress.com.

- **Always Make A Point**—Spending money on a charge or credit card can—literally—be a more rewarding experience than spending cash. Choose a card that



offers a rebate or rewarding return for the purchases you regularly make at everyday places such as the supermarket, gas station, drug store and even the U.S. Postal Service. Whether you select a reward card tied to a specific company such as The Delta SkyMiles Credit Card or a reward program that offers hundreds of travel and retail rewards, such as the Membership Rewards program, look for flexibility in the places where you can earn points as well as variety in the way you can redeem points. Don't forget to watch for special offers throughout the year that will award bonus points or miles.

- **Connecting Costs**—The Internet continues to be a great resource for managing money and stretching a dollar. Some card companies offer online account services to help you manage your finances more efficiently such as checking account balances, tracking purchases and making payments. Also, many card sites offer financial tools that can help you set-up and manage your budget more efficiently. Check with your card company.

Remember, as part of your financial planning, select the card that matches your lifestyle and gives you the most benefits and, whether spending cash or using credit, stay within your budget.