

First Credit Card Checklist

The Global Credit theglobalcredit.com

- Check your credit score before you apply know where you stand.
- Compare APR, annual fee and foreign-transaction fees side by side.
- Pick a card that matches how you actually spend (cash back, travel, building credit).
- Apply for one card at a time each application is a hard inquiry.
- Read the fee table (Schumer box) before you accept.
- Set up autopay for the full statement balance from day one.
- Keep utilization under 30% of your limit under 10% is even better.
- Never miss a due date: payment history is 35% of your score.
- Set a calendar reminder to review the card after 12 months.