

Debit or Credit Card?

While it is true that you don't want debt, you also don't want to have a zero credit history. By being a responsible credit card user, you are proving yourself to be a reliable fiscal citizen. This will help later on when you want to get a loan for a new car or even a home. Therefore, get a credit card, but use it for small, recurring charges such as Netflix or Hulu. You will then be able to pay off the balance each month and build a firm credit history.

When traveling, opt for credit over debit so, if you lose the card, you can flag the suspicious transactions and not lose your money.

