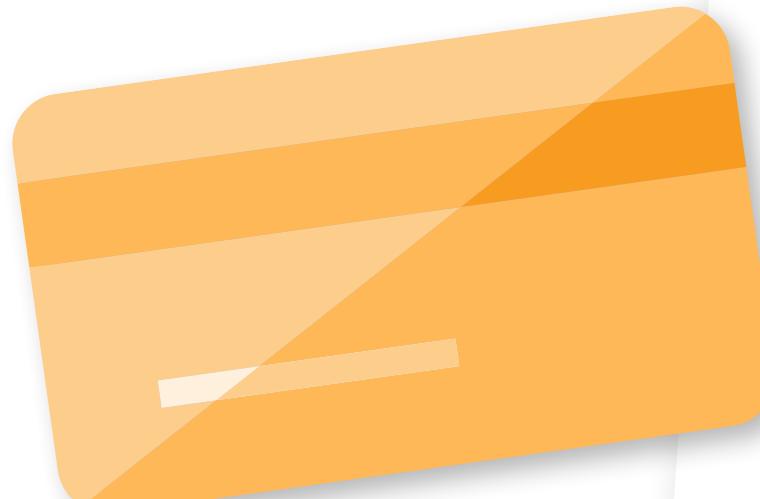


Understanding credit card statements

Credit card statements show you how you've used your credit card for a billing period.

Understanding what's on a credit card statement can help you pay your bills on time, pay the appropriate amount, and use your credit card as a tool to manage your money.



Sample credit card statement

Name: Susan Doe
Address: 1234 Main Street, Anytown, USA
Account Number: 12345-67-8907

For Lost or Stolen Card, Call:
1-800-XXX-XXXX

Payment Information

Date: 12/30/XX
Payment Due Date: 1/23/XX
New Balance: \$1,392.71
Minimum Payment: \$25

Account Summary

		Payment Information	
Previous Balance	\$482.42	New Balance	\$1,392.71
Payment, Credits	-\$350.42	Payment Due Date	1/23/XX
Purchases	\$1,258.56	Minimum Payment Due	\$25
Cash Advances	\$0		
Balance Transfers	\$0		
Fees Charged	\$0		
Interest Charged	\$2.15		
New Balance	\$1,392.71		

Opening/Closing Date	11/27/XX - 12/26/XX
Credit Access Line	\$12,000
Available Credit	\$10,607.29
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0
Balance Over the Credit Access Line	\$0

Finance Charge Summary

Periodic Rate	Purchases	Advances
Annual Percentage Rate (APR)	1.65%	0.54%



Consumer Financial
Protection Bureau

Learn more at
consumerfinance.gov/youth-financial-education