Paying more than the minimum saves you money.

Ask your librarian for ways to learn about credit and how to use it effectively.
If you owe $1,000 on a credit card with a 14% interest rate:

Paying the minimum of approximately $20/month:

It will take 110 months to pay off. It will cost $700 in interest.

Paying more than the minimum at approximately $50/month:

It will take 23 months to pay off. It will cost $150 in interest.

Paying more than the minimum at approximately $90/month:

It will take 12 months to pay off. It will cost $80 in interest.