



Muddy Path:

Not sure how to use a debit card
I'm wondering what the difference between
a credit card and a debit card is.

Why do people use credit cards?

I've heard people shouldn't use credit
cards, but I'm not sure why

There might be fees involved with using a
debit card or a credit card, but I really don't
know what they could be.

Visa, Master Card, America Express,
Discover: Why are there so many different
credit cards?



Gravel Road:

I know what a debit card is, but I
really don't know what exactly a
credit card is.

How do I get a credit card?

Do I have to pay fees to have a
credit card?

I hear credit cards should be used
very cautiously, but I'm not sure why.



Paved Road:

I've heard it's important to have a "good
credit score" but I'm not sure how that's
determined.

I'm not sure what perks credit card
companies offer.

How can I end up being irresponsible
with credit cards?

There are a lot of fees involved and I
know one of them are interest fees, but I
have no idea how they are calculated.