

## Credit Card Problems

---

**Pairwork** – If the situation is like this (a – n) do you think you have a credit card problem?

Read the statements and decide whether you agree.

☞ Put a ☒ if you do, put ☐ if you are not sure, and write ☐ if you disagree.

	You have a problem if ...	T/?/F	
a	... you pay only the minimum amount due on your credit cards.		
b	... you charge more each month than you make in payments.		
c	... you buy a present for your dad using the credit card.		
d	... you use credit and cash advances for items that you used to purchase with cash, like soft drinks and groceries.		
e	... your total credit balance rarely goes down.		
f	... you are at or near your credit limit and apply for a new card.		
g	... you have a limit of over CHF 2,000.		
h	... you pay a railway ticket with your credit card.		
i	... you need a loan to pay your debts.		
j	... you e-book a concert ticket with the credit card.		
k	... you do not know the total amount you owe.		
l	... you feel stress whenever you use your charge cards.		
m	... you withdraw cash on your credit card.		
n	... you make bill payments late.		

Now ask your partner about everything and take down his/her answer in the column on the right.

☞ Discuss the differences of opinions and find out more. You can use the extra space on the right for notes.