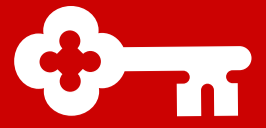


The Basics: Credit Cards on Your Financial Journey

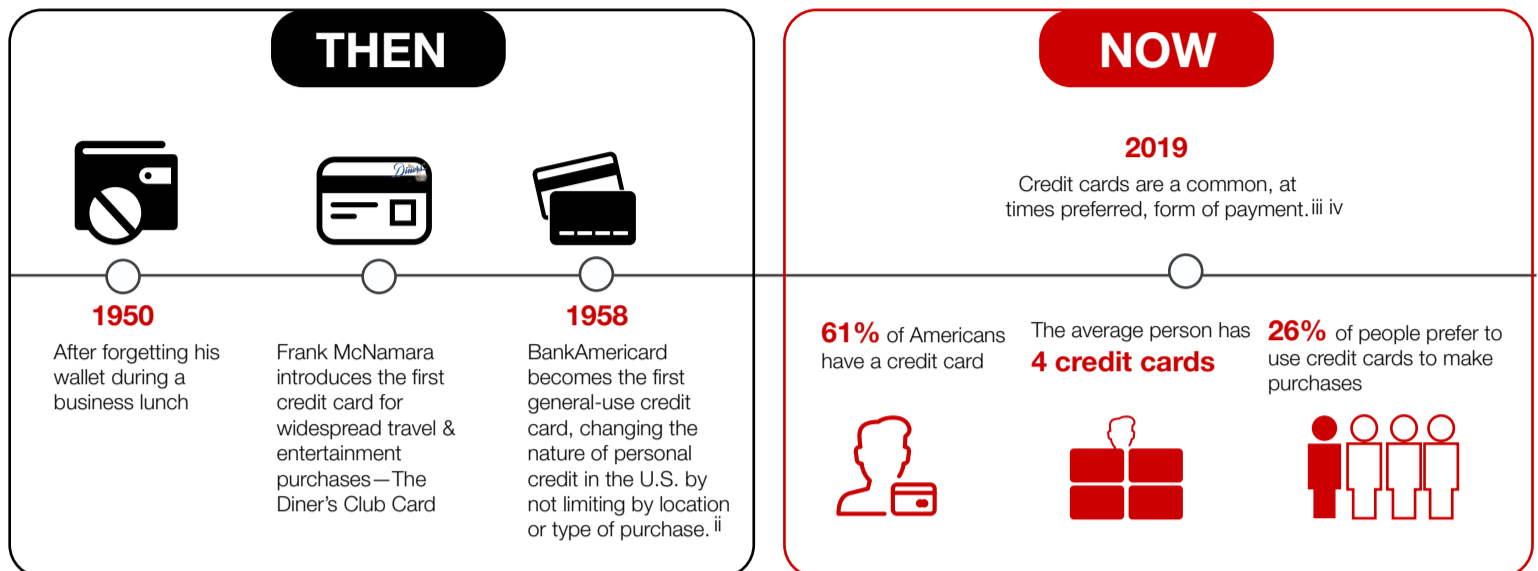


The average amount of credit card debt per American has been steadily rising since 2015.

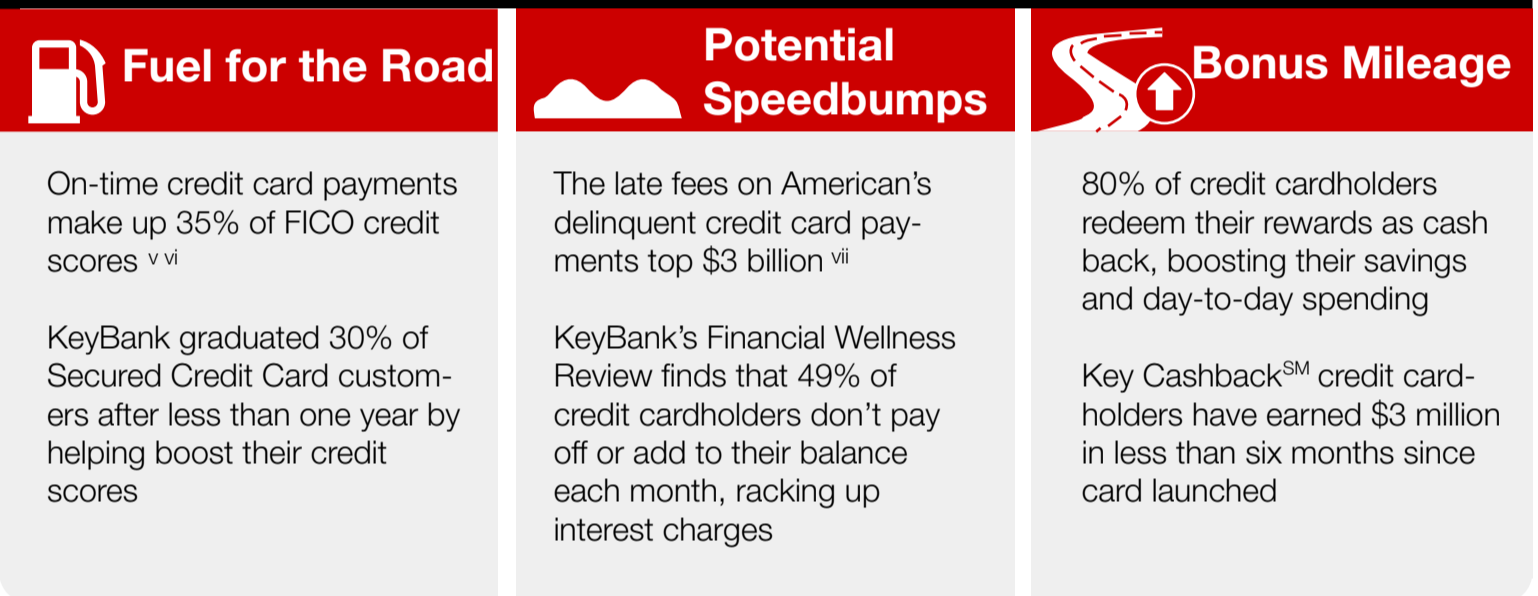
Understanding the history of credit cards—and when to use them—can help ensure that you reap their rewards, rather than simply rack up debt.

Here's a look at the basics of credit cards and why they should be part of your financial road trip kit.

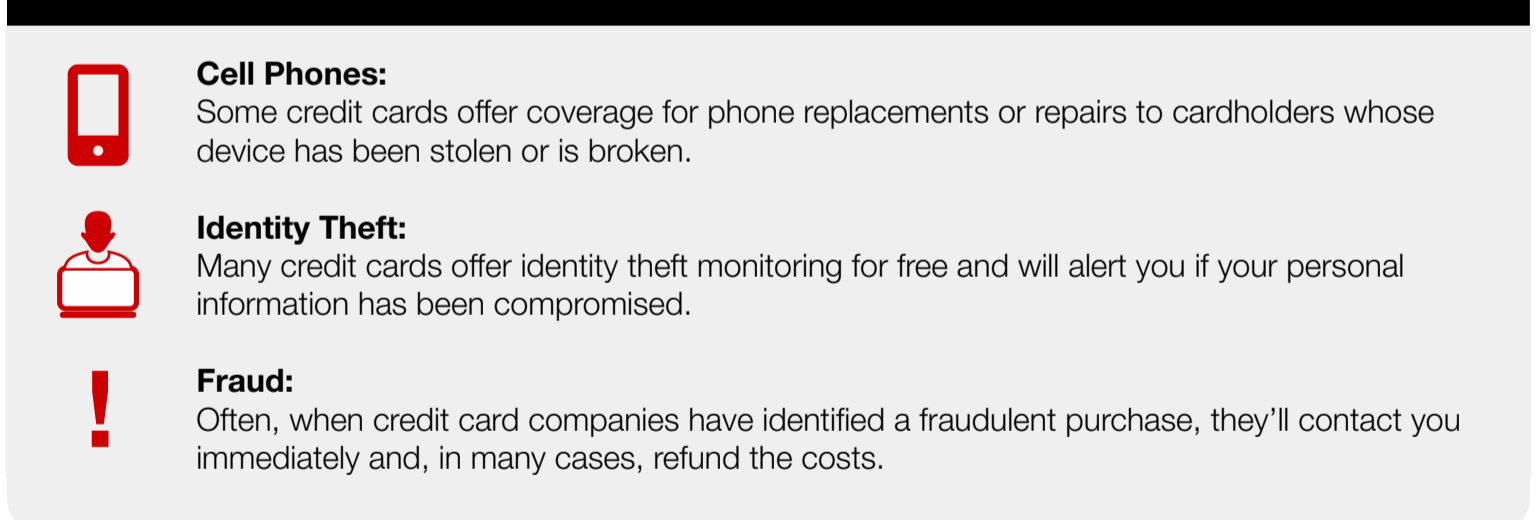
MODERN CREDIT CARDS, THEN AND NOW



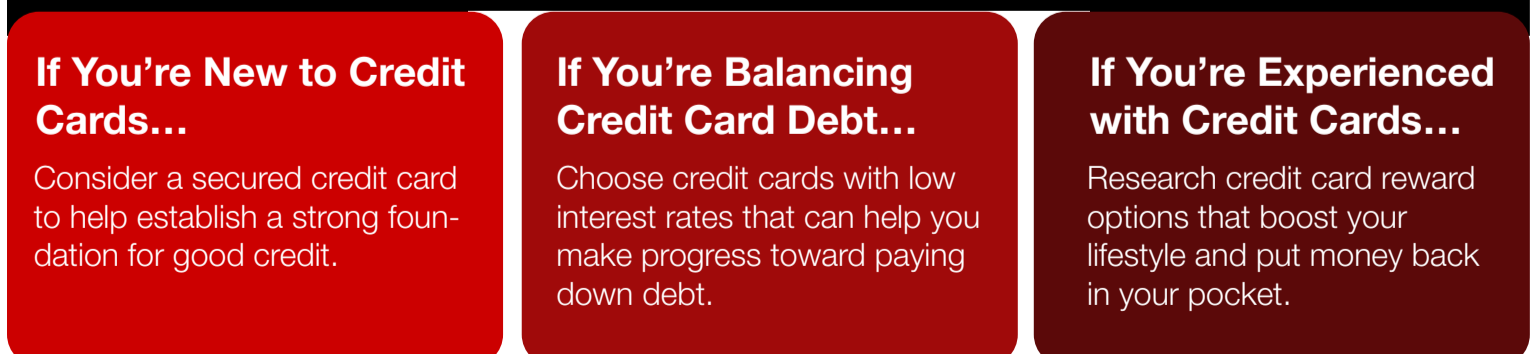
NAVIGATING CREDIT CARDS



HOW CREDIT CARDS CAN PROTECT YOU



WHEN TO BUY WITH CREDIT CARDS



i TransUnion Industry Insights Report
 ii CreditCards.com "The History of Credit Cards"
 iii Experian State of Credit Cards Report
 iv TSYS 2018 U.S. Consumer Payment Study (1)
 v NerdWallet "Using a Credit Card to Build Your Credit"
 vi TSYS 2018 U.S. Consumer Payment Study (2)
 vii NerdWallet 2019 Consumer Credit Card Report
 viii U.S. Consumer Financial Protection Bureau 2018 Consumer Credit Card Market Report