

# What affects my credit card APR?



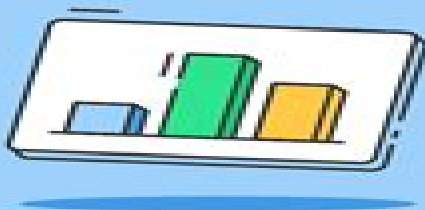
## Introductory APR

APR can increase after an introductory promotional period



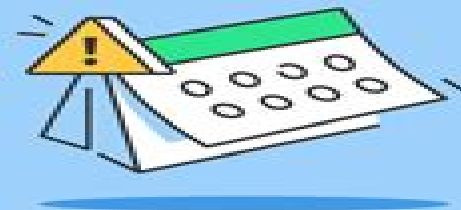
## Credit score

APR is dependent on the health of your credit score



## Variable APR

Economic factors can affect this type of APR



## Penalty APR

Penalties like late payments can lead to a higher APR

# Mint Credit Card Apr

**L Darling-Hammond**



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**Examining how Technology Can Promote Consumer Financial Literacy** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014

*A Debtor's Diary* Sarah Mills, 2012 Callie Clarke is in debt Not through any fault of her own no one could accuse her of being a spendaholic or a shopaholic she simply squanders all her income on the mortgage repayments and household bills and has to do her food shopping on credit cards if she wants to eat each month Once she was a young mom with a husband and two small sons Then her husband left and she had to bring up her boys on her own Now they are grown up and Callie is middle aged but the small borrowings have escalated over the years and accumulated like rolling a snowball to make a snowman but this particular snowball has rolled its way steadily through two decades and is now of a humungous size big enough to crush her if she is not careful Juggling debts has taken over Callie's life almost Clearly something needs to be done but what Join Callie as she battles her way through a maelstrom of debt desperately trying to find solutions to her problems while at the same time holding down her secretarial job and engaging in all aspects of family life in Tony Blair's Britain in the first decade of the twenty first century occasionally seeking solace in the past as she looks nostalgically back to what now appears to be simpler times when all she wanted was to be Hayley Mills It is a story about struggle and hardship but also of the strong bond of love and affection that family members have for one another the importance of family life over everything else and ultimately the triumph of that love coupled with faith and hope over adversity

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