

CREDIT CARD COMPARISON WORKSHEET

Compare APRs, Fees, Rewards, and Benefits Side by Side

Date: _____

Issuer / Bank	Card Name	Purchase APR (%)	Intro APR (%)	Intro APR Duration	Bal. Trans. APR (%)	Annual Fee	Foreign Trans Fee	Rewards Type	Rewards Rate	Bonus Offer	Key Benefits	Credit Score	Notes

For personal comparison use only. This worksheet does not constitute financial advice.

Detailed Comparison Worksheet

Section 1: Cost Comparison

Estimated Monthly Balance _____

Estimated Annual Interest Cost _____

Annual Fee Cost _____

Foreign Transaction Fee Impact _____

Total Estimated Annual Cost _____

Section 2: Rewards & Benefits Evaluation

Estimated Annual Rewards Value _____

Reward Caps / Limitations _____

Travel / Purchase Protections _____

Insurance / Extended Warranty _____

Other Benefits _____

Section 3: Overall Evaluation

Best Card for Me _____

Reasons for Selection:

- _____
- _____
- _____

Cards to Avoid:

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Guidance & Checklist

Section 1: How to Use This Worksheet

1. Gather 3–4 credit card offers you are currently considering.
2. Locate the "Summary of Terms" or "Schumer Box" for each card.
3. Fill in the data on Page 1 to see how they compare mathematically.
4. Use Page 2 to estimate your specific annual costs based on spending habits.
5. Select the card that offers the highest value (Rewards minus Fees) for your credit profile.

Understanding APR types:

- **Purchase APR:** The interest rate applied to standard purchases if not paid in full.
- **Intro APR:** A temporary low rate (often 0%) used to attract new customers.
- **Penalty APR:** A very high interest rate triggered by late payments.

Section 2: Credit Card Comparison Checklist

- Low ongoing APR
- No / low annual fee
- Strong rewards rate
- Useful benefits
- Credit score match
- Clear bonus terms
- Reasonable penalties

Section 3: Notes

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