



## Five Tips for Managing Credit Responsibly

You've polished your résumé and your interview shoes in preparation for landing a job, but how's your credit?

These days a bad credit score may hurt your chances of getting a job after graduation. In addition to criminal background checks, some employers are now checking the credit scores of potential hires.

Here are five tips to help you keep your finances, and your job prospects, in order:

### 1. Know what constitutes a true emergency.

Your parents said it was for emergencies only. But doesn't starving for a pizza during a 2 a.m. study break warrant a charge on your credit card? Think again. Once you add up the interest, that slice of pepperoni might cost more than a steak.

### 2. Pay bills on time and in full.

To avoid late fees and interest charges, pay your credit card bill on time and in full each month. Remember to mail your payment several days in advance of the due date.

### 3. Use a debit card instead.

Enjoy the convenience of plastic without the headache of debt. A debit card takes money directly from your checking account. Just make sure you keep track of your purchases.

### 4. Read the fine print.

When applying for credit, search for a card with low fees and interest rates. Beware of low introductory interest rates that increase significantly after the introductory period has passed. Don't forget to read the terms and conditions.

### 5. Protect your card, and your credit history.

College living often means cramped quarters and shared spaces. Safeguard your credit cards and other personal financial information from those with access to your room. If you think you've been the victim of identity theft, notify your credit card issuer immediately.

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