

Digging Yourself Out of the Hole

Many younger adults get into debt using credit cards. It can make you feel that you have much more money than what you actually have. It makes keeping track of purchases hard when you do not really need to hand over any cash. Credit cards are convenient to carry, but you should follow a few simple rules to avoid debt:

1. Never buy something with a credit card that costs more than what you have in your account.
2. Pay your bills in full each month. If you do not pay it off, the remaining balance may accrue interest.
3. If you get into debt, stop using cards all together, cut them up if you have to. Stick to strict budget and pay off more than the minimum amount due each month. If you do not acquire new debt, you will be able to work off the old one.

What's the Meaning ...

1. dig out
2. young adults
3. keep track (of)
4. hand over
5. convenient
6. pay off
7. accrue interest
8. cut up
9. stick to
10. strict budget

You can see the whole lesson from your teacher, please ask them to send it to you before the class.

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