

If you feel you **MUST** use **PLASTIC**, at least cover it. Remember using plastic instead of cash will result in spending around fourteen to one-hundred percent more, than if you use the greenbacks themselves!

Use Greenbacks and Checks

Plastic is Debt!

- *Do I really need it?
- *Couldn't I borrow it from a friend?
- *How many hours (after deducting 30% for taxes) will I have to work to pay for it?
- *How long will it last?

<--"A"

Debt Protecting Cover

WARNING: Credit Card usage results in spending 14% to 100% more for stuff when compared to greenbacks. Plastic is DEBT!

I want No Balance Due

THINK Financial INDEPENDENCE

<--"A"

Fold "B" Do NOT Cut Dotted Lines!
 Fold "B" Do NOT Cut Dotted Lines!
Flap "C"
 Fold this flap to the inside after gluing blank sides together.

"A" -->

"A" -->

Flap "E"
 Carefully Glue Flap "E" to Flaps "C" and "D" after the Flaps are folded

1. Carefully cut along the outside line "A".
2. Fold along dotted line "B" so the blank sides meet.
3. Carefully glue the blank sides of the credit card cover together.
4. Fold flaps "C" and "D" to the inside.
5. Fold and carefully glue flap "E" to flaps "C" and "D".
6. Insert credit card.
7. Fold flap "F" to close.

Flap "F"

Did You Know?

A credit card with a \$2000 balance and an 18.5% interest rate can take over 11 years of minimum monthly payments to pay off. In that time the buyer will have paid almost \$1950 interest. Almost doubling the cost of the purchase. Debit cards can even result in increased spending. Plastic is debt. Use greenbacks.

"A" -->

Fold this flap to the inside after gluing blank sides together.
Flap "D"

<--"A"