Understanding APR: A Clear Guide from the Credit Card Legal Clinic

APR can feel confusing, but it s essentially the annual cost you pay to borrow on a credit card. This brochure explains how the rate is calculated, the difference between purchase, balance transfer, and cash advance APRs, and how grace periods and penalties affect what you owe. Learn practical tips to compare offers, minimize interest, and read your card terms with confidence, so you can manage debt wisely and protect your financial health.

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