

Assignment example

[Linguistics](#), [English](#)



4. The main point of Suze Orman's "How to Take Control of Your Credit Cards" is that people have the means to get themselves out of even the worst credit card debt. Orman points out that people should only rely on credit cards if they have a dire financial necessity to do so. However, regardless of whether an individual has credit cards out of want or out of need, they are able to take almost full control of the amount of their debt.
5. The evidence that Orman uses to support her main point is in-depth research into the workings of a credit card company and one's credit score. Orman shows how someone can lower their credit card interest - thus lowering their overall debt on any given card - by paying a little more than the minimum payment each month, thereby not allowing time for the card to incur further interest. They can also accomplish this by seeking out new credit card issuers who offer minimal to zero interest on new accounts.
6. The most interesting detail that I found in this core reading is how people tend to use credit cards to help control how much they spend, yet wind up increasing their debt due to increasingly high interest rates. While credit cards do have their good points, they seem to be more misleading and damaging than anything of benefit. Despite this, many people still tend to rely on them more for making purchases than they do money.