

# Loan Options

What will you choose?

# OPTION 1: Capital One Mastercard

Interest Rate: 29.99%

Annual fee: \$0

Rewards rate: 1%-10% Cashback

Intro offer: \$50 - Earn \$50 when you spend \$100 in the first three months

Late Payment: \$40

Over Limit Fee: \$0, decline transaction

Minimum Payment: \$25 OR  
1% of your balance plus new interest and late payment fees



## OPTION 2: Student Discover Card

Interest Rate: 27.24%

Annual fee: \$0

Rewards rate: 1%-10% Cashback

Intro offer: Cashback Match

Late Payment: \$40

Over Limit Fee: \$35f

Minimum Payment: \$30 OR

1% of your balance plus new interest and late payment fees



## OPTION 3: Sapphire Rewards Visa

Interest Rate: 24%

Annual fee: \$95

Rewards rate: 1x-5x Points

Intro offer: 60,000 Points, after you spend \$4,000 on purchases in the first 3 months

Late Payment: \$40

Over Limit Fee: \$0, declines transactions

Minimum Payment: \$30 OR  
3% of your balance plus new interest and late payment fees



Shopping Spree  
\$499.99



# Shopping Spree

## \$1,499.99

Samsung - 65" Class QN90C Neo  
QLED 4K UHD Smart Tizen TV



# Shopping Spree

# \$2,099.00

MacBook Pro 13.3" Laptop - Apple  
M2 chip - 24GB Memory - 1TB SSD  
(Latest Model) - Space Gray



# Shopping Spree

# \$1,324.99

CyberPowerPC - Gamer Master  
Gaming Desktop - AMD Ryzen 7 7700 -  
16GB Memory - NVIDIA GeForce RTX  
4060 Ti 8GB - 2TB SSD - White





Shopping Spree  
\$2,700.00

All Inclusive Florida Vacation  
5 Days, 4 Nights  
Flights  
Food



Shopping Spree  
\$3,200.00

All Inclusive Hollywood, CA Vacation  
4 Days, 3 Nights  
Flights, 2 meals a Day  
2 tours



# Shopping Spree

## \$1,300.00

All Inclusive Spa Vacation With a  
Bestie!  
(Your Treat)  
3 Days, 2 Nights  
All meals  
Spa treatments, Hair & Make-up



Makeup & Hair

Shopping Spree  
\$690.00

Louis Vuitton LV Pixel 40mm  
Reversible Belt



Shopping Spree  
\$1,490.00

Louis Vuitton Félicie Pochette



# Shopping Spree

## \$158.00

Supreme Hoodie



# Shopping Spree

## \$395.00

Purple Jeans



Shopping Spree

\$1,600.00

Rent





## LOAN CALCULATOR

Follow the steps below for #11

Enter CC Balance Here



Enter Personal Loan Interest Rate Here



Leave BLANK



Enter the TERM of the loan Here



## LOAN CALCULATOR

Credit Card Balance

\$

Credit card's interest rate

%

Payment per month

\$

Or

Desired months to payoff

months

Calculate