### 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 transitions

Minimum Payment: \$30 OR

3% of your balance plus new interest and late payment

fees



# Shopping Spree \$499.99



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

Shopping Spree \$1,499.99



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

## Shopping Spree \$2,099.00



### 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



All Inclusive Florida Vacation
5 Days, 4 Nights
Flights
Food

Shopping Spree \$2,700.00



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

Shopping Spree \$3,200.00



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



Louis Vuitton LV Pixel 40mm Reversible Belt

### Shopping Spree \$690.00



### Louis Vuitton Félicie Pochette

# Shopping Spree \$1,490.00



### Supreme Hoodie

### Shopping Spree \$158.00



### Purple Jeans

Shopping Spree \$395.00



### Rent

Shopping Spree \$1,600.00



