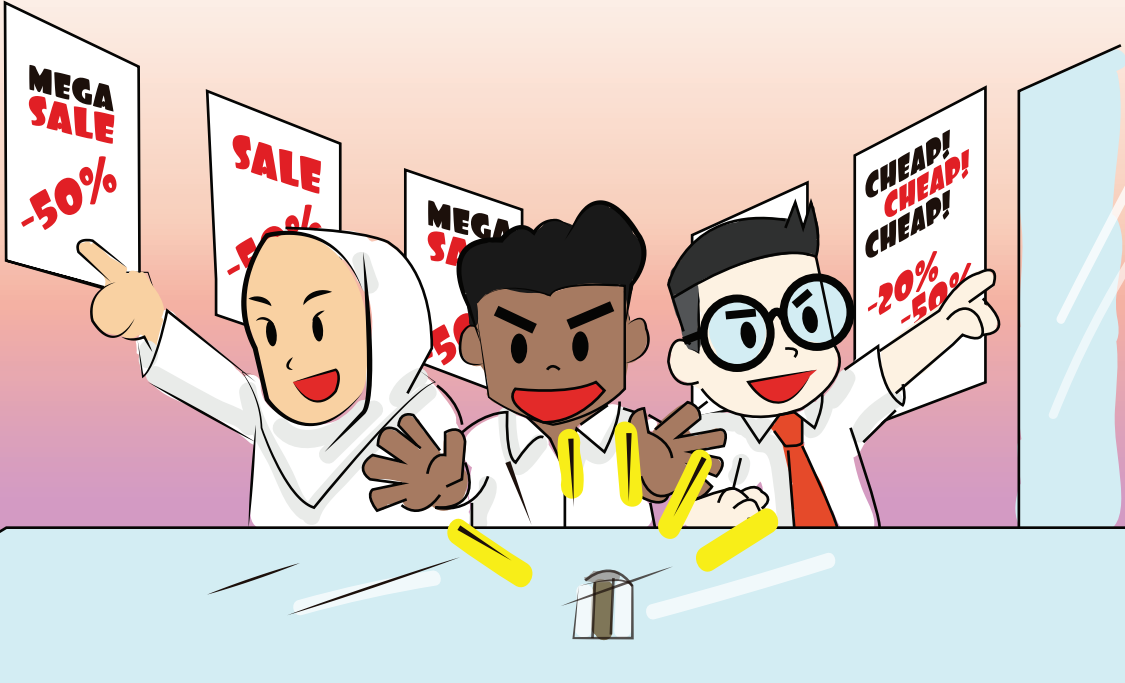




CREDIT CARDS

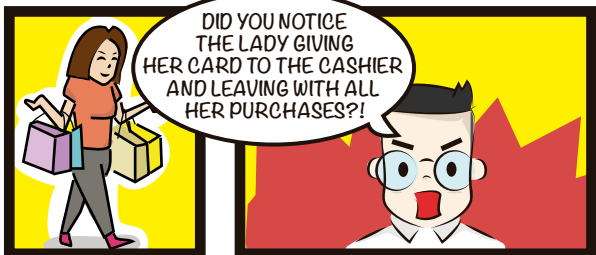
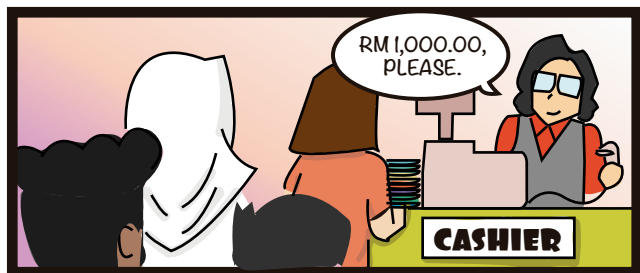
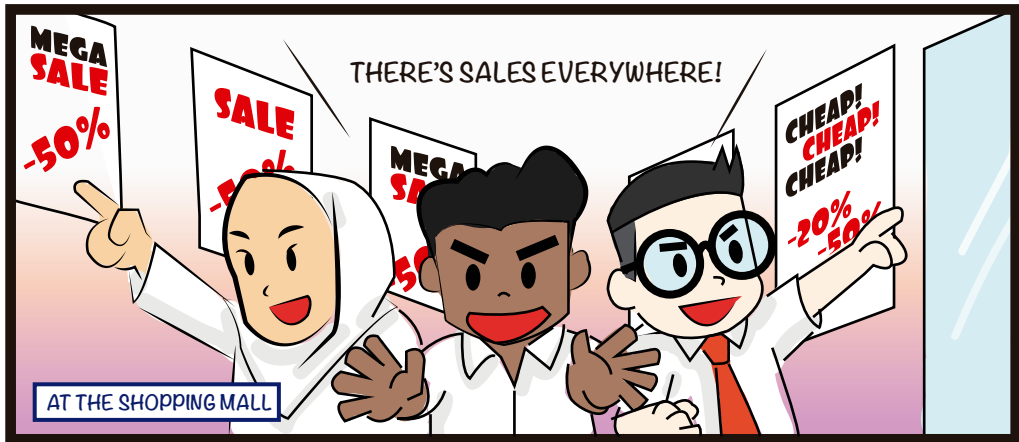


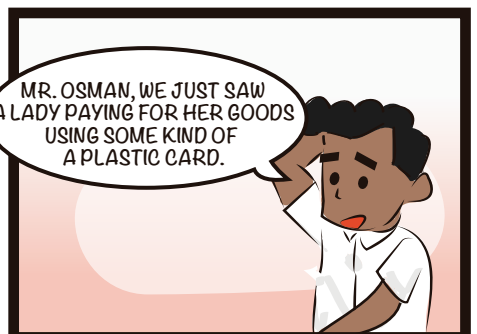
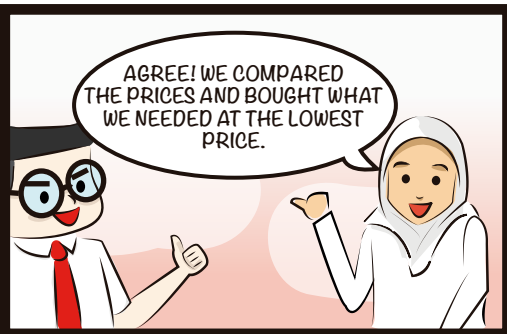
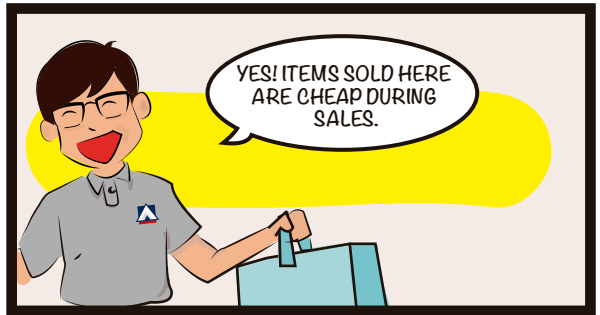
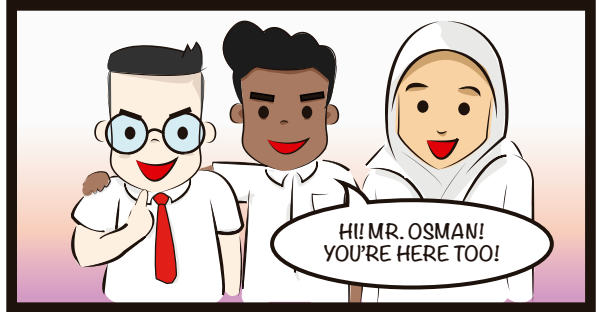
COMIC SERIES

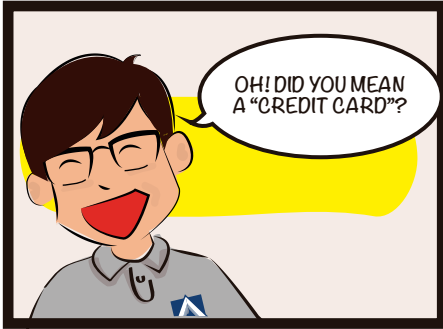
Proudly Presented By

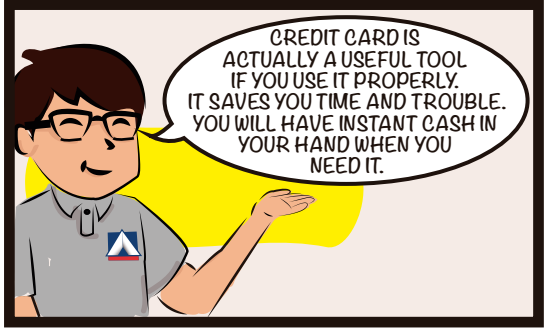
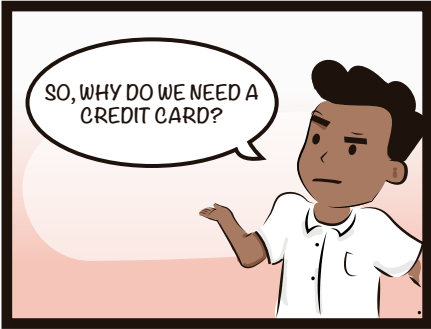


ALLIANCE BANK
ALLIANCE ISLAMIC BANK





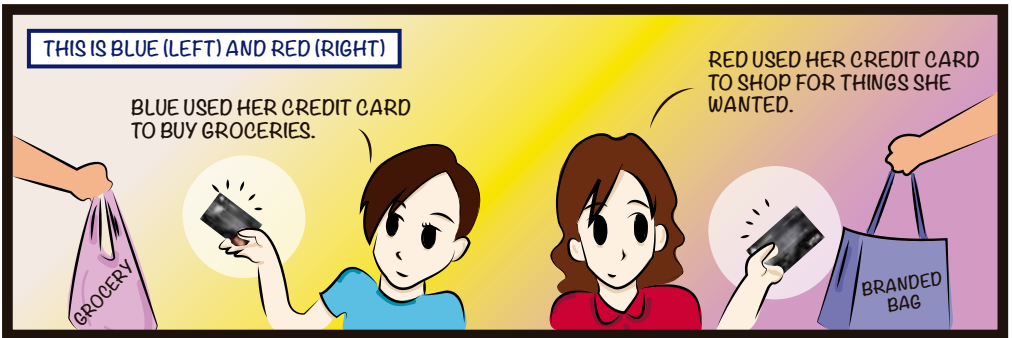
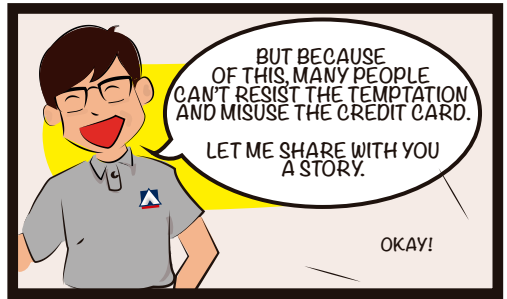
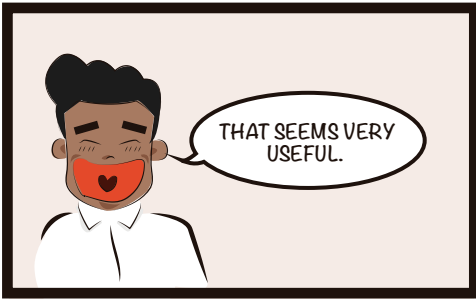




A CREDIT CARD IS ALSO A SAFE WAY TO PURCHASE THINGS. AS YOU WILL NOT HAVE TO CARRY HUGE AMOUNTS OF CASH WHEN YOU PAY FOR SOMETHING EXPENSIVE.



IN AN EMERGENCY, YOU WILL BE ABLE TO BORROW MONEY TO MAKE YOUR PAYMENTS.



BLUE CREATED A LIST OF THINGS TO BUY. SHE MADE SURE THAT THE AMOUNT SPENT ON HER CREDIT CARD DID NOT EXCEED HER BUDGET.

WEEKLY BUDGET...

- GROCERIES RM 50
- FOOD RM 50
- PETROL RM 60
- POCKET MONEY RM 10

WELL WITHIN THE BUDGET!



AT FIRST, RED FELT HAPPY AS SHE GOT EVERYTHING THAT SHE WANTED.



AT THE END OF THE MONTH, BLUE ALWAYS REMEMBERED TO PAY HER CREDIT CARD BILLS.

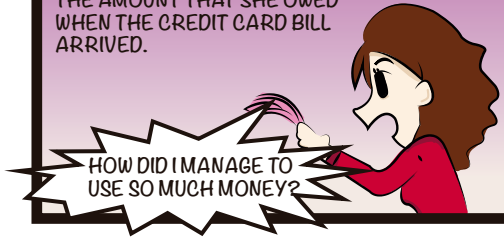
IT IS ALL WITHIN MY BUDGET.

CREDIT CARD PAYMENT



LITTLE DID RED KNOW THAT HER CREDIT CARD DEBT BEGAN TO BUILD UP. SHE WAS SHOCKED AT THE AMOUNT THAT SHE OWED WHEN THE CREDIT CARD BILL ARRIVED.

HOW DID I MANAGE TO USE SO MUCH MONEY?



BLUE ENJOYED ALL THE BENEFITS THAT THE CREDIT CARD OFFERED.



RED STRUGGLED TO PAY HER CREDIT CARD DEBT.



WOW! WE SHOULD REALLY BE CAREFUL WHEN USING CREDIT CARDS.

YES, IT IS VERY EASY FOR US TO OVERSPEND BECAUSE YOU CANNOT SEE THE ACTUAL MONEY BEING SPENT..

ALWAYS PLAN BEFORE YOU SPEND!





A CREDIT CARD IS A POWERFUL TOOL.

YOU WILL NEED TO LEARN HOW TO USE IT PROPERLY AND RESPONSIBLY.

PRACTICE THE SMART MONEY HABITS AND YOU WILL BE ABLE TO MANAGE YOUR MONEY WISELY!



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