

How many credit cards is the right number?



How many credit cards are the most appropriate to apply for more than one, and what are the disadvantages of canceling them? Recently many people asked me this question. Today we will talk in detail about the problem of credit card holdings of different people. I divided the credit card using crowd into three categories, credit card payments processing The first category is the consumer group, the second category is the preparatory group, the third category is the debt group. The first is the consumer group, this kind of people do not have any dependence on credit cards, simply to woolen and use credit cards. This type of people is recommended to apply for only one credit card, apply for more, it is more trouble to manage. If you are a business person who travels a lot, you can choose a business travel platinum. If you usually spend more, then China Merchants and transportation offers are very rich, often half-price offers are very cost-effective. floor washing machine commercial Choose a gold card or basic platinum card enough annual fees can be offset. In short, a card is enough, of course you do not choose the five major banks, but also do not choose these cold small banks preferences too little, too few activities.

The second group of people is the preparatory group, that is, want to create their own reserve, want to create their own cash flow for later use. Another friend told me the day before

yesterday that he plans to start a business in 22 years, his savings are enough, but he wants to build more cash flow to be prepared.

The third type of debt group, this type of group of card holdings matter the most, overspending, caused by the card to card later hole will be bigger and bigger. I hope that you debt group ashore soon!

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