

Victoria had a conversation with her daughter, Karen, about her credit card usage.

Karen was charging more than she could afford and running up a large balance.

She was paying just the minimum balance due and therefore paying a lot of interest and not paying up on her balance.

Julian explained that the best way to manage your credit card is to only charge what you can afford to pay off when the bill comes in.

They agreed with her mom that she should cut back on credit card usage.

Billy thought the best way for her to get out of her credit card usage.

After Billy finished the form, it was to be placed in a manila envelope and sent to headquarters.