


# MASTER YOUR CARD

Canada

A community empowerment program sponsored by  mastercard

## GET THE MOST FROM YOUR CARD



## TOP EASY WAYS TO MAKE YOUR TEN MONEY WORK FOR YOU

1. Pay bills on time.
2. Keep balances low.
3. Pay off debt rather than move it around.
4. Don't close unused credit cards.
5. Don't open lines of credit you don't need.
6. Set smart spending limits—you can tell the bank what your max limit should be.
7. Know about fees and how to avoid them.
8. Consider declining overdraft protection on debit cards to avoid excess fees.
9. Use your phone to monitor your balance.
10. Check credit ratings with free annual reports from Equifax (<http://www.consumer.equifax.ca/>) or TransUnion Canada (<https://www.transunion.ca/>).



## FREE AND EASY TOOLS TO GET THE MOST FROM YOUR MONEY

- Wallets like MasterPass™ and Mastercard Tap & Go™ let you check out quickly and safely with just a tap or unique code number.
- Mastercard rePower™ and other programs let you instantly reload prepaid cards at participating locations.
- Use online or mobile apps to help you set a budget and stick to it with alerts when you approach your spending limit.
- Check your credit rating for free once a year by requesting statements from Equifax (<http://www.consumer.equifax.ca/>) or TransUnion Canada (<https://www.transunion.ca/>).

### Financial strength with *Master Your Card*

*Master Your Card* is a community empowerment program sponsored by Mastercard that provides financial education that helps people learn how to save money, participate in the modern economy and make financial security a reality by using prepaid, debit and credit cards.