Prepaid cards are another way to pay for things. You add money to a prepaid card and use it like a debit card. But you pay very high fees to use a prepaid card.

**How do I choose a prepaid card?**

If you decide to use a prepaid card:

- find out what fees you will have to pay
- see which card has lower fees
- do not buy a card because you like the celebrity who talks about it. It may have higher fees than other prepaid cards

**How do I compare prepaid cards to other choices?**

Prepaid cards can cost a lot to use. You might want to compare other ways to spend your money.

Choose at least two of each to compare:

- prepaid cards
- secured credit cards
- checking accounts in a bank or credit union
For each type of card or account, answer these questions:

- What are the fees? Look for:
  - low activation fees
  - low annual fees
  - low ATM fees

- Will the card help your credit history? Some cards send information to the three credit reporting companies. That might help you build a credit history.

- Does your deposit earn interest? Sometimes you can earn interest on the money you put on a card or in a bank account.

Compare the answers. You might find ways to spend your money that are cheaper than a prepaid card.