



EVALUATING CREDIT CARD OFFERS SIMULATION OPTIONAL STUDENT RESOURCE

The following screenshots should guide students through Mint:

1. Students log in but will not have to provide any personal information.
2. **Mint's** dashboard and landing page immediately show financial information. Running across the top of the screen are the major sections.
3. Click on the **Ways to Save** tab. Make sure **Credit Cards** is the selected item.
4. Scroll down to see credit card offers from a variety of creditors.
5. Clicking on any offer will show additional details including annual fee, APRs, and rewards.
6. Clicking on "Apply" on any offer will show further details and information about the offer at the Credit Card's website.
7. A summary of the Truth-in-Lending disclaimer appears at the bottom.

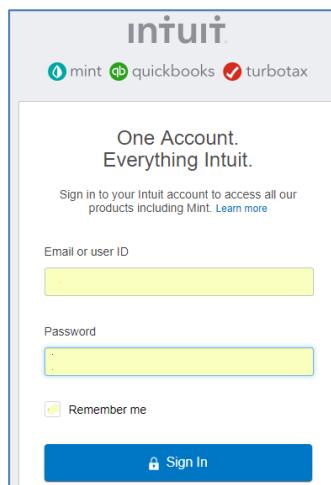


Figure 1 – Mint login screen

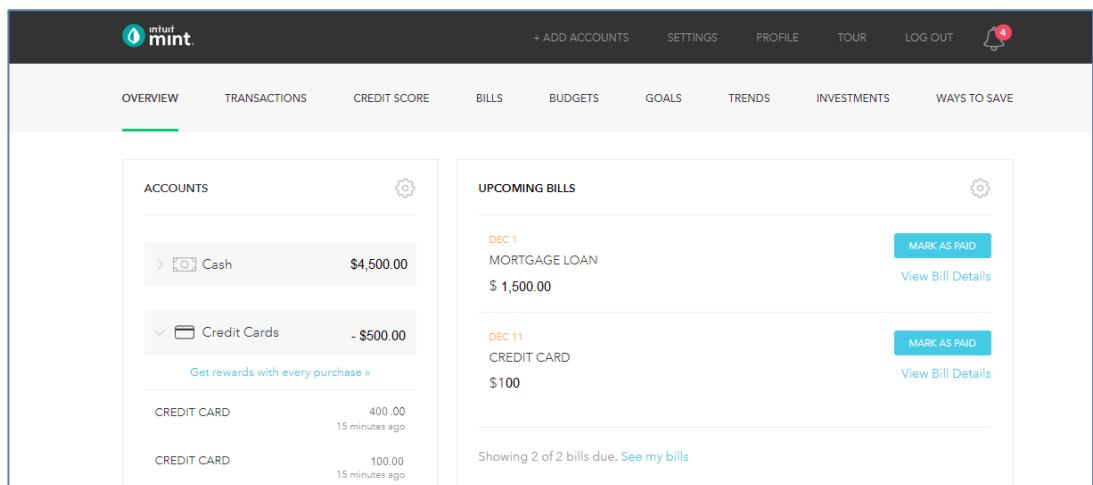


Figure 2 – Mint dashboard and the Overview tab.

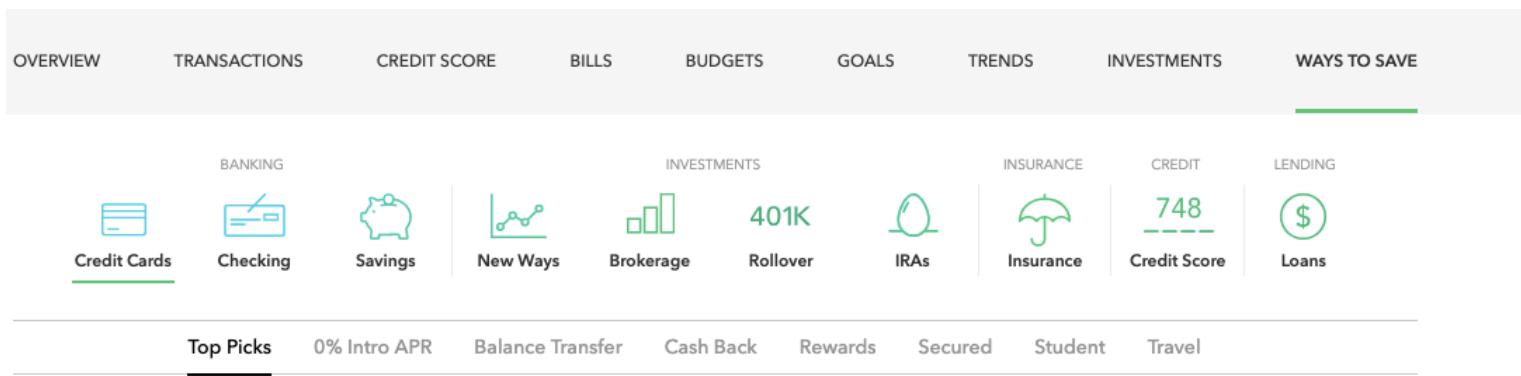


Figure 3 – The Ways to Save tab. Credit Cards is the first option and the default page that appears.

Capital One® Platinum Credit Card



Your approval odds are: EXCELLENT

Pay no annual fee.

26.96%	N/A	N/A
Regular APR (Variable)	Purchase Intro APR	Balance Transfer Intro APR

APPLY NOW

SEE FULL DETAILS

[Paid Advertiser Disclosure](#)

Capital One® QuicksilverOne® Cash Rewards Credit Card



Your approval odds are: EXCELLENT

Earn unlimited 1.5% cash back on every purchase, every day.

26.96%	N/A	N/A
Regular APR (Variable)	Purchase Intro APR	Balance Transfer Intro APR

APPLY NOW

SEE FULL DETAILS

[Paid Advertiser Disclosure](#)

Figure 4 – Scroll down to see credit card offers from a variety of creditors.

Capital One® Platinum Credit Card



Your approval odds are: EXCELLENT

APPLY NOW

Card Details

- Pay no annual fee.
- Get access to a higher credit line after making your first 5 monthly payments on time.
- Fraud coverage if your card is lost or stolen.
- Use online banking to access your account, even from your smartphone, with our mobile app.
- Pay by check, online or at a local branch, all with no fee - and pick the monthly due date that works best for you.
- Get access to your account 24 hours a day, 7 days a week.
- Help strengthen your credit for the future with responsible card use.

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Purchase Intro APR
N/A

Balance Transfers Intro APR
N/A

Regular APR
26.96% Variable

Annual Fee
\$0

Capital One® QuicksilverOne® Cash Rewards Credit Card



Your approval odds are: EXCELLENT

APPLY NOW

Card Details

- Earn unlimited 1.5% cash back on every purchase, every day.
- Earn cash rewards without signing up for rotating categories.
- Get access to a higher credit line after making your first 5 monthly payments on time.
- Monitor your credit profile with the CreditWise® app, free for everyone.
- \$0 fraud liability if your card is ever lost or stolen.
- No limit to how much cash back you can earn, and cash back doesn't expire for the life of the account.
- Help strengthen your credit for the future with responsible card use.
- Get customized alerts and manage your account with the Capital One mobile app.

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Purchase Intro APR
N/A

Balance Transfers Intro APR
N/A

Regular APR
26.96% Variable

Annual Fee
\$39

Figure 5a & 5b – Clicking on any offer will show additional details including annual fee, APRs, and rewards.



QuicksilverOne® from Capital One®

Unlimited 1.5% Cash Back on
every purchase, every day.
Plus, get access to valuable benefits.

Credit Level: **AVERAGE**

★★★★★ Read all 9,435 reviews

[Apply Now](#)

[View important rates and disclosures](#)

Unlimited Rewards	Annual Fee	Purchase Rate
Earn unlimited 1.5% cash back on every purchase, every day	\$39	26.96% variable APR

Figure 6 – Clicking on “Apply” on any offer will show further details and information about the offer at the Credit Card’s website.

CAPITAL ONE® ACCOUNT TERMS

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Transfers	26.96%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.96%. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin

Figure 7 – A summary of the Truth-in-Lending disclaimer appears at the bottom of the offer on the external site.