


# Master Your Card OPORTUNIDAD

A better economic future within your reach

A community empowerment program sponsored by  mastercard



GET  
MORE  
FROM YOUR  
MONEY

Now you can have the same power and safety as people with bank accounts—and save time and money. If you don't have a bank, you're losing money by cashing checks and losing time paying for everything in cash. You know how much you pay to cash a check and how much time and effort it takes to pay bills with cash or money orders. Now technology makes electronic payments available to everyone—whether or not they have a bank account.

**Prepaid cards allow you to bank on your card.** There is no paperwork, no minimum balance and, like cash, you can't spend more than you have. You can buy a prepaid card for one low price, have your money or paycheck loaded onto it electronically, make all your payments with the card and get cash back at the store or the ATM when you really need it. You can also use your prepaid card to buy online or make payments from your mobile phone. Many people avoid cards because they don't like banks or cannot afford one. A good prepaid card will give you the same financial tools that everyone else has at a very low cost.



#### **Get the best prepaid card to save you time and money:**

- Buy one card that you can reload online, over the phone or at the cash register.
- Look for cards with low start-up costs, frequent balance checking, no monthly maintenance and low-cost reloading.
- Use your card instead of cash to avoid ATM charges.
- Use purchases to get cash back at the cash register.
- Check your card balance at the cash register to avoid a fee.
- Find a card provider that will replace your money—and your card—if it is ever lost or stolen.

**Master your money and move up. To learn more about the benefits of using electronic payment cards, visit [www.masteryourcardUSA.org/oportunidad](http://www.masteryourcardUSA.org/oportunidad).**