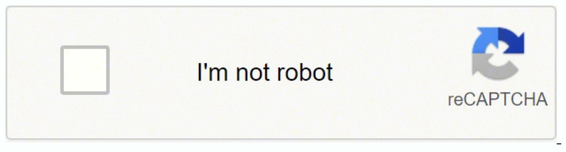

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What is the best tarot cards for beginners

Photo Courtesy: Enes Evren/iStock It’s no secret that interest in cryptocurrency investing has been on the rise, with approximately 16% of American adults saying they’ve used, invested in or traded crypto, according to a late-2021 survey from the Pew Research Center. Additionally, in November 2021, the total value of all cryptocurrency assets crossed the $3 trillion mark, showing that, in addition to its potential for growth, cryptocurrency itself is becoming more viable. Now that more people are getting involved in this emerging digital medium and its values are trending higher, a rush to create various crypto-backed and crypto-based financial products has been underway. Crypto credit cards represent one growing element of this new equation. A relatively new arrival on the finance scene, crypto credit cards and crypto debit cards are becoming increasingly common with surprising speed. If you’re wondering what these cards are and how they work, here’s what you need to know. It’s important to understand that there are two different kinds of crypto cards. First, you have crypto-backed credit and debit cards. With these card types, digital currency is an underlying asset, allowing you to make purchases using the value of the crypto you personally hold. Second, there are traditional credit and debit cards offering cryptocurrency as part of their rewards programs. With these types of cards, the main underlying asset is usually a fiat currency, such as the U.S. dollar, that’s exchanged for goods and services. As you make purchases with these cards, you can receive crypto rewards in exchange for engaging in certain activities, the same way you earn rewards like airline miles with other credit cards. Photo Courtesy: ArtistGNDphotography/iStock When it comes to how crypto credit and debit cards work, it depends on the type of card involved. Crypto-backed credit cards typically allow you to finance purchases based on the value of the cryptocurrency you own. They’re essentially a modified approach to a secured credit card; they just don’t require a fiat currency deposit as collateral because they use cryptocurrency instead. With crypto-backed debit cards, you can spend your cryptocurrency like regular fiat currency. Each time you swipe the card to make a purchase, enough crypto is removed from your associated crypto wallet to cover the cost of the item based on the cryptocurrency’s current value. Traditional credit and debit cards that provide cryptocurrency as part of their rewards programs function just like any other bank- or credit union-provided debit or credit card. Those accounts are based on fiat currency, and that’s what’s exchanged during purchase transactions you make with these cards. The way crypto-based rewards are offered depends on the financial institution that services the card. Some may offer a set percentage of purchases back as cryptocurrency. This effectively works like traditional cashback programs, though the “cash” in this case is an amount of cryptocurrency of an equivalent value. Depending on the program, you may receive the crypto you’ve earned this way on a set schedule, such as monthly or quarterly. Other cards may issue points you can exchange for various rewards — and offer cryptocurrency as one of those rewards. Usually, earning crypto with this option isn’t automatic. Instead, it’s a decision, and you have to initiate the process. Finally, there are some cryptocurrency credit and debit cards that actually fall into both categories. Along with being crypto-backed, they also provide cryptocurrency as rewards. Generally speaking, cryptocurrency credit cards and debit cards work a lot like their traditional counterparts. You can make purchases at a wide variety of retail locations and on websites using your associated card number. When the card transaction is processed, it uses the same infrastructure as traditional Visa or Mastercard cards. As a result, cryptocurrency debit and credit cards are potentially usable almost anywhere, just like the conventional versions. In fact, even when you use them in person, most cashiers or stores won’t know, from a transaction standpoint, that you swiped a crypto-backed card. Often, the only difference is whether the account is based on a fiat currency, making the transactions more straightforward, or a digital asset. With the latter, a portion of your crypto is either sold or allocated to cover the purchase based on the coin’s prevailing value at the time of your transaction. Photo Courtesy: Adrian Vidal/iStock The main benefits of crypto credit and debit cards vary depending on the card type involved. Crypto-backed credit cards let you use the value of your existing digital assets to make everyday purchases. Crypto-backed debit cards let you spend currency from your crypto wallet like it was fiat currency in your bank account. Crypto rewards credit cards and debit cards provide opportunities for you to secure digital assets via your everyday purchases without the need to invest in crypto separately. Everyday purchases can lead to more crypto in your associated wallet or account. This makes investing fully or nearly automatic, depending on whether the card program requires you to exchange points or not. One of the main drawbacks of crypto-backed credit cards is the impact of volatility, which refers to the tendency for cryptocurrencies to experience unpredictable swings in value. Volatility alters the value of an underlying asset. If it declines drastically, the credit card lender may require you to make a larger digital asset deposit or may reduce the limit on your card. Additionally, cryptocurrency-backed credit cards carry all of the risks associated with traditional cards. You’ll be charged interest and will need to make monthly payments. The financial decisions you make in using the card could also impact your credit score or report. Plus, a lender may have the ability to cash out your digital assets if you make specific missteps, though that depends on the arrangements in your card contract. When it comes to crypto-backed debit cards, the primary drawback relates to volatility. Because the amount of cryptocurrency that’s removed from your account for a transaction depends on its value at the time, you may end up spending far more in digital assets than you’d expect if its value shifts overnight. Additionally, if you use the card during a decline in price and then the value of the currency shoots back up, you could lose a significant amount of earning potential by spending it. If you’re using a traditional credit or debit card that offers digital assets as rewards, it’s important to be aware of the risks associated with that payment method. Otherwise, the main drawback is that the value of your rewards may fluctuate, making them less valuable in some cases. Additionally, the rewards become taxable if you ever sell them in cryptocurrency form. Using crypto-backed credit cards responsibly involves the same best practices you use with traditional cards. Making timely payments is essential. Missing payments can trigger penalties, the nature of which depends on what’s in your cardholder agreement. If you want to avoid interest and keep your underlying digital assets safe, it can be helpful to pay off your card balance in full every month. That eliminates some of the financial risk — aside from the potential volatility. Along with ensuring the lender won’t have a reason to cash out your crypto, you won’t spend any extra money when financing a purchase. That allows you to benefit from the arrangement while avoiding a primary drawback. MORE FROM ASKMONEY.COM Photo Courtesy: Nitat Termmee/Getty Images There are various ways to pay when shopping or sending money to friends and family in the modern age. In addition to cash or credit, there is Google Pay, Apple Pay, PayPal, Venmo, and CashApp. With all of the new options, it can be easy to forget about some older payment methods. Many overlook prepaid cards, but they’re an excellent way to make shopping easier and improve spending control. How to Use a Prepaid Card You can purchase prepaid cards in various stores and banks. While many banks offer prepaid cards, they may require you to have an established account with the bank beforehand. Many credit card companies offer prepaid cards, with some card companies specializing specifically in prepaid debit cards. The first step in using a prepaid card is to load funds. Some prepaid cards can receive direct deposits so that someone can receive their paycheck directly to a prepaid card. You can load prepaid cards with transfers from bank accounts, with some cards set up so that checks can be “cashed” through the prepaid card using mobile banking apps. Some prepaid card companies have agreements with stores to allow customers to reload their cards with cash in the store if they already have the allotted money. A prepaid card is essentially a debit card not linked to a bank account. Unlike a credit card, the cardholder is not borrowing money. Instead, the cardholder is spending their own money. Another difference is that, unlike a debit card, the money available on a prepaid card is not stored in a bank account. Instead, a cardholder loads their prepaid card with their own money. The card company holds the money on behalf of the cardholder, and the cardholder has unlimited access to spend their funds both in-person and online using the card. Types of Prepaid Cards Among commercial cards, each type of prepaid card is either an opened-loop card or a closed-loop card. You can use an opened-loop card at virtually any business. These cards have a logo from one of the four major card companies (Visa, American Express, Discover, or Mastercard), so use them like any other major debit or credit card. Closed-loop cards can only be used at specific places. For example, some colleges offer closed-loop prepaid cards that can only be used on campus. Some prepaid cards are reloadable, and others are non-reloadable. In most cases, a card that is not reloadable is a gift card. For example, there are plenty of gift cards for stores and restaurants set at $25, $50, or $100. You can use open-loop cards anywhere, but they are only intended for temporary use. A closed-loop non-reloadable card is usually a gift card for a specific store. Open-loop, reloadable cards often have more features, such as direct deposits and automatic drafts, so they’re utilized similarly to a debit card. There are also specialized prepaid cards. For example, payroll cards are used in companies that issue paychecks via prepaid cards. Some prepaid cards are referred to as government benefit cards. People without bank accounts who receive monthly payments from the government, such as SSI benefits, get their income through a special prepaid card. How Do Prepaid Cards Work? Photo Courtesy: d3sign/Getty Images Prepaid cards are loaded with money by individuals, with the amount of money entirely up to the individual who loads the card. The person who sets up the card also determines a PIN and billing address. Closed-loop cards often have fund limits and no ability to use the card online. You can then use prepaid cards for purchases just like any other debit or credit card. Many open-loop prepaid card companies assign CVV codes and expiration dates to their cards to make it easier for cardholders to use them for online shopping. To check the card balance, a cardholder can call a phone number or website, listed on the back of the card, or read the remaining balance printed on any receipt. Once the loaded amount is reached, the cardholder can call the card company or initiate an online transaction to reload the card. The process then starts over and repeats itself until the card’s expiration date. Once the card expires, getting another prepaid card can be as simple as asking the card company for a replacement or buying a new prepaid card. (Non-reloadable cards should be destroyed after all funds are used.) How to Get a Prepaid Card Photo Courtesy: Morsa Images/Getty Images There are no credit checks or applications to get a prepaid card. Opened-loop credit cards are very easy to acquire. A person simply needs to order a card and load it. Depending on the company the card is from, the entire process may be completed in a retail store or bank, or the cardholder may need to order the card online. Some prepaid cards cost money to purchase. Other cards are free and just need to be loaded with funds to spend. Closed-loop cards often come at a cost or require membership at a specific school, business, or organization. To acquire one, you need to purchase it from the applicable company or be a member of an eligible organization. Where Can You Use a Prepaid Card? Photo Courtesy: [Weiquan Lin/Getty Images] Opened-loop prepaid cards can be used anywhere. Even among opened-loop cards, there are some establishments that do not accept Discover or American Express, but these businesses are a minority. On the other hand, closed-loop prepaid cards can only be used in certain places, such as a specific store or in the cafeteria of a specific university. Photo Courtesy: Gerogijevic/Getty Images Prepaid cards do not build credit. In order to build credit history, a person must take out a loan or apply for a line of credit. There is no application process for acquiring a prepaid card, and there are no loans taken since the money used belongs to the person who loads the card. Reloading the card is similar to putting money in one’s own bank account. Reloading a prepaid card is not equivalent to paying off a bill, so no action from a prepaid card is reported to the credit bureaus. Advantages and Disadvantages of Prepaid Cards The most significant advantage of getting a prepaid card is the ability to budget. The best way to make sure that you don’t overspend is not to bring more money than you plan to spend with you. Additionally, cash is easy to lose or steal. If money is stolen, it is a total loss. If a prepaid card is stolen, the cardholder can cancel the card, and the thief may not know the PIN to use the card anyhow. Although the interest can be negligible in the average checking account, a person who has large stores of money on prepaid card balances does not earn any interest on their funds. The FDIC protection that comes along with using a debit card does not exist for a prepaid card. Unlike credit cards, prepaid cards do not build credit history. A secured card, which is a credit card similar to a prepaid card, can. Prepaid cards often have a wide variety of fees that vary from company to company, and these can make using the cards burdensome. If a person has had financial mishaps in the past, they may be ineligible for a credit or debit card, and all of the credit checks and other roadblocks towards getting those cards do not exist to get a prepaid card. In fact, there is usually no application. Prepaid cards are financial tools with a variety of uses. For security and budgeting, some opt to use a prepaid card while on vacation. Some parents reload prepaid cards to give kids allowance because it is easier than withdrawing cash, and it allows parents to track every purchase their child makes. In the absence of extreme fees, prepaid cards do not present a financial risk because they utilize funds that a person already has. MORE FROM ASKMONEY.COM

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