

WalletHub: Ask the Experts

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[Amanda Heitz](#), assistant professor of finance, was featured in a [WalletHub "Ask the Experts"](#) Q&A on low-interest credit cards. Heitz addressed the changing definition of low-interest, why credit card rates remain high despite historically low interest rates, and how credit cards compare to bank loans.

Compared to a loan that you can get directly from your bank, credit cards will almost always be more expensive overall. However, if you're unable to get a loan from your bank and need to use a credit card, not all credit cards are created equal. There are credit cards that have lower interest rates than others, and furthermore, the rate that you pay on a credit card will be dependent on your credit score, so do your best to maintain a good credit score so you can qualify for low-interest loans and credit cards.

To read the article in its entirety, visit [WalletHub.com](#):

https://wallethub.com/credit-cards/low-interest/#expert=Amanda_Heitz