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Ticketmaster account card

You might get a credit card account with a spouse, spouse, or even child to simplify bill payments, to combine your life, or to help that person get a better credit score. Managing a shared credit card account isn't always easy. You should discuss everything you will decide automatically when you have your own credit account. To share a credit card account, you can add a second person as an authorized user or as a shared account holder, also known as a co-signer. Authorized users are not legally responsible for making payments on credit cards but can make purchases in the account. Joint account holders are jointly responsible for making credit card payments. Both of these options have benefits. Before deciding which to choose, consider your own situation carefully. Some banks report official user activity to credit bureaus, so parents who want to help their children build credit will sometimes add them as authorized users to their accounts. Or, if one partner has a low credit rating, a partner with a higher rating can add another as an authorized user for the same purpose. Not all card issuers report authorized user activity to credit bureaus, so be sure to confirm their practices before adding someone to your account. Shared accounts are more common in relationships involving the same financial responsibilities. Credit card issuers usually do not allow joint account holders to be added after the account has existed, so both parties need to apply at the same time. Both parties share benefits and responsibilities as well as with joint bank accounts. Managing shared credit cards is easier when both account holders have the same spending habits and financial goals. Not all card issuers offer shared accounts as an option. As of 2019, U.S. Bank and PNC Bank are two examples of credit card issuers still offering that option. Most other popular banks have moved away from this practice, but they allow account holders to add authorized users. If you get a shared credit card account, make sure that this is what you get. Policies and practices change frequently, so publishers can add or remove options for shared accounts at any time. For shared accounts, both cardholders must provide their personal information on the application, and the card issuer will run a credit check on both applicants. The credit score and credit background of both applicants will be considered when the issuer decides whether to approve the application or not and what terms and restrictions will be set if approved. It doesn't matter well your credit, you should expect low credit limits and high interest rates if your co-signer has bad credit. If you break up with your joint account holder, you're both still responsible for paying credit card bills. Even the divorce did not change the terms of the original contract. If the judge says each of you paid half the bill, and your ex didn't follow it at the end of the deal, credit card no matter—you're both still responsible for making payments. You should also be wary of spending revenge—when an angry ex runs a credit card bill and doesn't bother to pay it. Credit card issuers may not allow you to close a shared credit card account until the balance has been paid off, so other account holders can keep charging while you work to settle the balance. Closing an account may not be the best option for your credit score as it will reduce available credit and may shorten the average age of your credit account. However, it may remain the best option after a split to prevent further problems. Account holders may remove authorized users at any time, but authorized users may have difficulty removing themselves from their own accounts, depending on the card issuer's policy. One of the account holders on the shared account must be able to close the account. If there is a disagreement on how to handle account closures, the terms must be outlined in the divorce agreement. Sharing a credit card account with others doesn't have to be difficult, but there is planning involved that requires account holders and authorized users to discuss what they will use the card, when they will use it, how they will pay for it, and more. These are some issues to keep in mind: To maintain good credit, the maximum balance you save should not be greater than 30% of your credit limit. Credit bureaus value the available credit, so the higher your balance, the less credit you have and the greater your credit score. Communicate with your partner about staying below the 30% threshold. Purchase limit: Set a limit on how much a purchase costs without first discussing a decision. For example, you can decide that you both must approve purchases over $200. That way, there are no surprises when you come home with expensive stuff or when the bill comes. Communication: Even for purchases less than the limit you set, it's a good idea to share that information so that other account holders know about pending transactions that will impact your available credit. Understanding your partner's spending habits is a big part of this. If you're a big spender and your partner is extra frugal, you both need to understand how it will affect credit card sharing. Check your balance: Online apps make it easy to track spending, and most credit card accounts will be updated in real time—or close to them—when purchases and payments are made. Get used to checking your balance before using your card. If online banking isn't available for your account, speed dials to the customer service department can achieve the same. Who pay the bills? If you both pay bills together at any one time from one account, deciding when the bill will be paid is easier. If that's not how bill handling works in your home, you need to decide in advance which one of the will pay the bill and how other account holders will contribute. Great discussion equivalent to the course here at Lifehacker. Every day, we highlight helpful or insightful discussions, along with other great discussions and reader questions you may have missed. Check out this discussion and add your own thoughts to make it more beautiful! Discussion about DayWhy should I keep my old credit card account open? Other Great DiscussionsGet Involved DiscussionsBefore TimeFor a great discussion at any time, be sure to check out our user-managed blog, Hackerspace. If you have a cool project, inspiration, or just something fun to share, send us a message on tips@lifehacker.com. Also be sure to check out other ways you can contribute to Lifehacker.Sharing your inspiration is half the fun and here at Lifehacker, we absolutely adore seeing what... Read moreHappy Lifehacking, everyone! Live music is better when it's free. A $400 million, class-action lawsuit against Ticketmaster, Schlesinger v. Ticketmaster, finally completed last month. The lawsuit accuses Ticketmaster of misrepresenting its costs and burdening customers who receive tickets by mail. For those who bought tickets between 1999 and 2013, the settlement means they will receive vouchers for free tickets and discounts - which can be found in the inbox of their Ticketmaster account. Each code can be redeemed for two tickets, so bring a friend (or date). The settlement alleges that its costs are deceptive and suggests that Ticketmaster's accelerated shipping costs and order processing fees, read in the context of descriptions of other Ticketmaster charges allegedly deceptively described as well, are similar to or based on accelerated delivery and order processing costs. Ticketmaster provides a separate voucher for each purchase made by the user during this time. So, if you buy a ticket five times over a 14-year period, you get five separate vouchers. Congrats! However, there is one catch. Ticketmaster only gives vouchers to events organized by LiveNation, the parent company of ticketing services. And, Ticketmaster is still determining which places to give tickets to - so don't rely on Kanye tickets (yet). Eligible events where you can use the voucher will be displayed on the Live Nation website. Now go get yourself some free entertainment. If you have an old credit card that you no longer use, should you keep your account open or closed? In most cases, the best answer is to save it! Doing so can help improve your credit score in several ways. Read more to learn why... 3 Reasons You Should Keep Opening Old Credit Card Accounts When it comes to old bank accounts and investment accounts, fewer are good in most cases. But credit cards are the opposite. Your credit report consists of five main inputs, and a well-managed credit card can help you with more than one. Here's a quick breakdown of where credit cards can help help scores and credit reports. Credit utilization: Where you can see the most immediate benefit of keeping your old credit card open is your credit utilization ratio. Most experts say you should use less than 30% of your credit available on all accounts. More open credit means it is easier to stay below the 30% threshold. In fact, the best balance for your credit score and your overall finances is $0! Average credit age: Lenders see people who have managed credit well over a long period of time as a lower risk, so the average age of your credit account is another factor in your credit score. While it matters less than your credit balance, don't discount the power of an ageing account in lifting your score. Account mix: As long as you always pay on time and in full, more accounts are better. While you shouldn't go out and open a new credit card or other loan just to improve your credit score in most cases, keeping it that you already have is a good way to maintain a variety of accounts that show credit card companies that you're responsible. How to Keep Your Old Credit Card Active If you have an old card, don't put it in the back of the drawer and forget about it. Instead, you need a plan to keep your account active. If you've never used a card, the issuer might close it because it's inactive. This happened to me twice in the past, and now I use one of two strategies to keep them open: 1. Use the Card Every Six Months One option is to only use the occasional card to stay active. Most banks won't clear accounts that have had activity in the past year, but it's best to use a card at least every six months to be safe. I sometimes use old cards for lunch or other quite small purchases, pay them off as soon as they appear in my online account and set calendar reminders to do so again in six months. 2. Make a Small Recurring Purchase The second option is to place a small recurring purchase on the card. I have several subscriptions that cost less than $15 per month, and I put each one on a different card that I don't use for anything else just to keep them active. I turn on automatic payments for those accounts so I don't have to worry about paying. Simply keep an eye on them using apps like Mint or check in online periodically to make sure no unauthorized charges appear on the account. When It Makes More Sense to Close an Account Even though it is good for your credit to keep the account open, you should not do so in any case. There are some situations where you are more account instead of keeping it open. First, if you have an expense problem exacerbated by a credit card, don't keep a bunch of credit cards around. Clark is a big fan of credit cards, but only when you pay them off in full each month on the due date. If they will lead you to spend more overall or cause paying credit card interest, you should avoid credit cards. You should also consider closing your account for an annual fee if you take advantage of the benefits. For example, some top travel credit cards and cash back credit cards charge an annual fee. If you have a card that charges an annual fee of $95 and gets at least $95 value from it, you are in good condition. But if you stop using the card and don't get any benefits, you might be better off closing your account. Pro Tip: Get retention offers or downgrade your account Try to get retention or downgrade offers before closing your account. I recently called to close my credit card for an annual fee that I no longer consider valuable to my needs. When I called, they transferred me to a retention department that gave me an offer for a new card bonus with certain spending requirements. It was a good offer, so I kept the card and got the bonus. If you can't get a good retention offer, ask about a downgrade to a card with no annual fee. I recently converted My Old American Express Every Day Preferred to an EveryDay card when I switched my spending habits to cards with better gifts. The decline means I don't have an annual fee but can keep my account open for credit development purposes. Final Thinking Unless they will be charged through additional expenses, interest or annual fees, you should keep your old credit card open. Using a combination of factors including credit cards, I have been able to build my credit from about 700 to over 820 opening new cards on a regular basis. If you're responsible and can keep everything under control, never close your old credit card account. Instead, stay open to build up your credit. The benefits can be worth tens of thousands of dollars or more in the long run! Other Credit Resources from Clark.com: Clark.com:

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