Remembering My First Halifax Credit Card by Simon Clifton

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I was lucky enough to find a job as soon as I left college. In fact, I left college on the Thursday, went to the job centre on the Friday and was sent for an interview later on in that same afternoon. I must have made a good impression because I was hired and started working for the company on the Monday morning! When I had been working for a while I applied for a Halifax credit card because I had a regular income going into the Halifax building society and had been told that the Halifax card would be very useful for me to have.

In those days the economy was not in such a sorry state and credit card companies would often phone potential customers and offer them good deals on credit card rates. I chose the Halifax credit card because I knew the bank was a reliable and established institution and they offered me an excellent deal. They still have credit cards to suit different people and you need to decide which one will be suitable for you. They offer great deals on balance transfers and if you do not have a Halifax card then it could be about time that you looked into what they are offering and you may be able to save money.

I still remember the feeling I had when I received my first Halifax credit card and I can tell you that I felt so happy that I had been accepted and to me, at that young age, I felt as though I had finally joined the adult world and become a grown up. I remember waving it around under the noses of my family and saying that I would buy them all a present.

I did actually buy them all a small present and then treated them all to a meal in a fancy restaurant. They still tell me that they recall the smug look on my face when I handed over my Halifax card to the waiter and then signed the receipt with a flourish. I know that these days it is no big deal, but for me at that time it felt as though I was rich and could afford to buy lots of nice things for my family, friends and myself.

This is when I started to go a little crazy with the spending power I had for the first time and I went shopping almost every weekend. I managed to get a lot of things and convinced myself that they were essential. The problem arose when I got my first Halifax credit card bill and I still also remember that feeling also! I was shocked at how easy it had been to run up such a large bill and here I was lucky again because my parents sat me down and explained the responsible way to enjoy having a credit card and from then on I had no problems with the Halifax regarding payments on my card.

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Peter Robinson is a personal finance journalist who specialises in a Halifax Credit Cards. As a regular blogger and contributor to a www.cardchoices.co.uk, Peter's mission is to help consumers get the best deal they can from the credit card industry.

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