Blank Credit Card Annual Fee Cost/Benefit Analysis Worksheet

Card annual fee: _____

| | Benefit | My Value | Notes |
|---|---|---|---|
| A | | | |
| B | | | |
| C | | | |
| D | | | |
| E | | | |
| F | | | |
| G | **Signup bonus value** | | |
| H | **Total Year One Value** | | **Add lines A-G** |
| | **Total Year 2 and beyond value** | | **Subtract line G** |
| | **Am I ahead or behind?** | | **Subtract annual fee. If it's not negative, you could do well with this card. If it's negative, you may be better off without this card.** |