

Payment Type	Positives	Negatives
Cash	<ul style="list-style-type: none"> <li>You know you have the money</li> </ul>	<ul style="list-style-type: none"> <li>You have to pay in person</li> <li>No audit trail</li> </ul>
Check	<ul style="list-style-type: none"> <li>Can pay through mail or in person</li> <li>You have record of payment that can be traced</li> </ul>	<ul style="list-style-type: none"> <li>You might not have enough \$ to cover</li> </ul>
E-Check	<ul style="list-style-type: none"> <li>Can pay online</li> <li>You have record of payment that can be traced</li> </ul>	<ul style="list-style-type: none"> <li>You might not have enough \$ to cover</li> <li>You may mess up the routing/account number</li> </ul>
Credit Cards	<ul style="list-style-type: none"> <li>Can pay online</li> <li>Offers some fraud protections</li> </ul>	<ul style="list-style-type: none"> <li>Additional fees and interest that is charged</li> </ul>
Debit Cards	<ul style="list-style-type: none"> <li>Can pay online</li> <li>Not as much in fees and interest as credit card</li> </ul>	<ul style="list-style-type: none"> <li>Direct access to your account</li> <li>Less fraud protection than credit cards</li> </ul>
Online Bank Payments	<ul style="list-style-type: none"> <li>Can pay online</li> <li>Bank does it for you so you won't mess up routing/account number</li> </ul>	<ul style="list-style-type: none"> <li>Envelopes don't have postmarks so proof of payment date is difficult if near deadline or gets lost in mail</li> </ul>