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10 Odd Places to Pull Out the Plastic

During the construction of his new home, Braun Mincher pulled out the plastic for every new expense. "The contractor didn't accept plastic, but we had a 'cost plus' contract. I was free to directly buy all of the materials. So I used the credit card for appliances, lumber, fixtures, carpet, etc.," says Mincher, an author, filmmaker, and founder of Braun Media in Fort Collins, Colorado. He then paid off his cards monthly with his own funds or with an advance from the construction loan. The motivation? The consumer protections credit cards offer under federal law and convenience. "I got travel rewards and an easy-to-reconcile bill."

Mincher generally pays his credit card balances in full every month which makes him feel comfortable using plastic to buy just about everything including a new engine for his small plane, diamonds, office furniture, a home theater, cars, and Lasik eye surgery. He even used credit cards in the early days of his business to make payroll when times were tight.

While Mincher may have the luxury of giving his credit card more of a workout than most cardholders, the perks of some credit cards are prompting people to develop creative ways to use their own plastic beyond the mall and gas station. Here are some other unusual or surprising places where you can pay with plastic.

Jail

Thanks to services like Government Payment Service, Inc., more than 1,200 government agencies in over 33 states are now accepting payments from credit or debit cards. Residents in many areas can avoid a night in the slammer by using plastic to pay bail 24 hours a day, seven days a week – even when the banks are closed and the clerk has gone home for the night.

Construction Site

While your contractor may not accept plastic, you can use a credit card to pay for building materials like lumber, cement, and bricks. In many places, you can charge building permits and other construction-related fees.

Maternity Ward

Charge everything from the delivery room to obstetrician bills (and even those celebratory cigars). Later, use the reward points to spring for a well-deserved getaway.

Adoption Agency

Bundle of joy arriving via adoption? Use a credit card to cover the agency/attorney fees involved. "Typical adoption fees paid to an agency would be between \$15,000 and \$30,000," says Nicole Witt, executive director of The Adoption Consultancy. While birth mother expense normally go into an escrow account and are paid to the provider as needed, "legal finalizations costs could be charged, as could any medical expenses such as co-pays and lab tests for the birth mother. And you can use a credit card to cover things like travel."

Sex Therapist's Office

Like other types of therapists, most sex therapists accept plastic as payment for appointments and related care. Expanding on the adult theme, credit cards are also welcome at many massage parlors, adult toy stores, and gentlemen's clubs.

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Tuition Office

Virtually all colleges accept plastic for tuition payments. Suggestion: Choose a card that earns frequent flyer miles and you can get free tickets for junior to jet home for the weekend. Got a younger child? Credit is accepted at many daycares, pre-schools, and private elementary/secondary schools, too.

Funeral Home

Whether pre-paying expenses for yourself or covering the costs for a loved one's arrangements, you can pay for virtually the entire funeral process on plastic, from will preparation to cremation to funeral home fees. If you haven't made prior arrangements and don't have sufficient life/funeral insurance coverage, your only option may be a credit card or applying for a loan through the funeral home.

IRS

When you owe the government money, they want it paid yesterday. The Internal Revenue Service offers installment payment plans, but they come with interest and penalties until you pay in full. If you have a credit card with an introductory no- or low-interest period, using that card to pay Uncle Sam would be a money-saving alternative (assuming you can pay the card off before incurring any interest). Many local and state tax departments also accept payment in the form of plastic.

Car Loan or Home Mortgage

Ken Clark, a certified financial planner and author of "The Complete Idiot's Guide to Getting Out of Debt," has seen many people pull out the plastic for the down payment on a new car or house. "The charges don't hit your credit score until after the loan is completed," he says.

Church Collections Plate

Want to support your church, but short on cold, hard cash? Some churches will accept plastic, either directly at the house of worship or through processing services like MyChurchDonations.com or HolyProcessing.com.

But, Buyer Beware

Your choices of places to use plastic might seem limitless, but that doesn't mean you should just spontaneously yell, "Charge it!" anytime the mood strikes. "Remember, most people use credit cards to pay for something when they're tight on money," Clark says. "But then again, if you're tight on money, you should probably ask yourself if you can truly afford it in the first place. Consider 'sleeping on it' until your next paycheck and reevaluating the purchase when you actually have funds in your account."

10 Odd Places to Pull Out the Plastic is provided by Experian.com

About Government Payment Service, Inc.

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