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How to Pay Rent with a Credit Card

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Imagine not having to write a rent check every month, not dealing with the hassle of late fees if you forget to drop off your check (which has probably been sitting on your kitchen counter since the first of the month, just waiting for you to deliver it to your landlord) in time, and never having to worry about bouncing a rent check. How can all of this be possible? The magic of the credit card.

Yes, in today's cash- and check-averse society, you can pay for *anything* with a credit card, even your living space. Paying rent by credit card is becoming more and more [popular](#) for a variety of reasons. If your landlord or apartment complex is already willing to receive credit card payments for rent, you're all set—just talk to your landlord about the process for accepting credit card payments, and charge away. You can set it up so that your card is charged each month for the amount of your rent, or you can charge your rent only [occasionally](#), perhaps during the holiday season when you're temporarily short on funds.

Landlords like credit card payments for the same reasons tenants do: ease of use, and guaranteed payments. Landlords don't have to mess with collecting as many checks or paying check processing fees, and they don't have to assess as many late fees if your credit card is charged automatically. The deal can be sweet for you, too—you can [earn reward](#) points for using your credit card for such a big purchase, and you can also avoid the hassle of forgetting about rent or having to pay the dreaded late fees.

Of course, paying rent with your credit card is not simply an idyllic wonderland of living free and easy. You're still going to get that credit card bill eventually, and you're still going to have to make payments on it with real money. The interest and late fees on your credit card bill are likely to be more costly than the late fee your apartment complex assesses. Moreover, failing to pay your credit card bill affects your credit card rating even more directly than failing to pay rent, and charging your rent can keep you in a place you can't afford much longer than you can really afford to be there.

Stay smart and don't use your ability to make credit card rent payments as an excuse to live somewhere out of your means. If you're already having trouble scraping up the money for rent, paying by credit card isn't the appropriate way to fix the situation. Consider finding cheaper lodgings or a second job, or take on a roommate to help with

rent (if your landlord will allow it). You might also look into receiving unemployment benefits or housing assistance.

If your apartment complex doesn't currently offer the opportunity to pay rent by credit card, see if you can get a group of tenants together to request the service. It's likely that your landlord will respond to a collective request more positively than to an individual request. Most landlords seem to find that a significant portion of tenants take advantage of the chance to pay by credit card, and that the ability to pay rent by credit card can make a [difference](#) for prospective tenants when they're choosing where they want to live. Online sites like [PropertySolutions](#), [RentPayment](#), and others offer landlords the opportunity to accept credit card payments from tenants. Encourage your landlord to look into this option, as paying rent by credit card will surely become more popular in the future.

In addition to paying rent by credit card, you might also be able to pay rent using a debit card linked to your checking account. This eliminates the hassle of paying rent each month.

Work with your credit card company and landlord to know the ease that is paying rent with plastic, but beware of falling further into debt if you're already behind on credit card payments. Keep in mind that rent costs real money, not just credit card promises, and you'll have to pay up eventually no matter what. Paying rent by credit card may not be for everyone, but it could be for you—if you have the level head and good credit history.