



The Clean Thing About Credit Cards

Many people have curtailed their use of credit cards, believing reducing or eliminating credit card debt is the first step in becoming financially healthy. However, credit cards may be “healthier” to use than we appreciated — mainly because U.S. greenbacks are a lot more soiled than most of us realized.

Based on [recently published studies](#) of one dollar bills, the following contaminants, germs and bacteria were found:

- *Staphylococcus aureus* was found on 42 percent of the notes; this can cause infection and disease
- Rhinovirus, which is responsible for about one-third of all colds, was found on virtually all currency
- Bisphenol A (BPA), a hormone-disrupting chemical, was noted on more than half of the bills tested
- *Escherichia coli* (*E. coli*) was found on 7 percent of the bills
- Thirty percent contained fecal matter
- A “whopping,” as one report described it, 92 percent had traces of cocaine, which bonds to the green dye on the bills.

“Unlike germs and bacteria on surfaces, most germs die fairly quickly on dollar bills,” says Matt Morrison, marketing manager for [Kaivac Inc.](#) “However, if moisture is present [on the bills], the germs can live a couple of weeks, potentially causing cross-contamination.”

Credit cards tend to be less contaminated, according to the studies, because they are handled by far fewer people.

“But, before rushing out and using plastic again, people can protect themselves by washing their hands more frequently,” advises Morrison.

“Just as more hygienic cleaning can help stop the spread of disease, more frequent handwashing can help prevent cross-contamination.”