

Chapter 6: Consumer Credit

Credit: arrangement to receive cash, goods, or services now and pay for them in the future.

- **Consumer Credit:** use of credit for personal needs (except a home mortgage) by individuals and families.
- **Alternatives:** draw on savings, use present earnings, or borrow against expected future income.
- **Based on trust in ability and willingness to pay bills when due.**
- **Some credit cards provide miscellaneous benefits.**

Types of Credit

- **Close-end credit:** pay back one-time loans in a period of time in payments of equal amounts.
 - o **Installment sales credit, installment cash credit, and single lump-sum credit**
- **Open-end credit:** continuous basis and billed periodically.
 - o **Cannot exceed line of credit.**
 - o **Interest.**
 - o **Includes home equity loans: difference between current market value of your home and the amount you still owe on your mortgage.**

Measuring Your Credit Capacity

- **Budgets are key.**
- **Experts suggest that you spend no more than 20% of your net income on credit payments (15% for me) MAX.**
- **Credit bureaus:** CRAs, collect credit and other info about consumers (Experian, TransUnion, and Equifax are the largest) gaining information from banks, finance companies, merchants, and credit card companies + others.
- **Fair Credit Reporting Act:** regulates use of credit reports, requires deletion of obsolete information, gives access to consumers, and the right to correct erroneous data. (not everyone gets access)

Applying for Credit

- **Equal Credit Opportunity Act (race, color, age, sex, and marital status cannot be part of your credit dealing)**

What Creditors Look for:

- **Character:** attitude toward credit obligations, management and predictions.
- **Capacity:** financial ability.
- **Capital:** assets or net worth.
- **Collateral:** asset pledged to obtain a loan.
- **Conditions:** general economic conditions.

if you are denied, ask questions. ECOA gives you the right to know the specific reasons

- You can obtain a free credit report at www.annualcreditreport.com every 12 months.

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Michael Seilmaier



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The Motley Fool Personal Finance Workbook David Gardner, Tom Gardner, 2003-01-02 Financial advice covering handling money investments savings spending insurance and estate planning Resources in Education ,1998 *The New Money Book of Personal Finance* Editors of Money Magazine, 2008-12-14 From the nation's foremost magazine on everyday money management comes an authoritative reference guide for personal finance that's newer bigger and fully updated for a new economy Since its publication the original Money Book of Personal Finance has become America's definitive all in one guide to total financial well being at every stage of life Now fully revised and packed with helpful easy to understand tables charts and quizzes The New Money Book of Personal Finance will show you how to Take control of your finances compute your assets your liabilities and your net worth Invest with confidence learn the six golden rules that keep you in check and on track Lower your taxes conserve your earnings with an easy can't fail game plan that works for almost every tax bracket Buy the life insurance policy right for you solidify your personal finances with this important move Get a first mortgage by borrowing learn what to do when you don't have the cash for the down payment Slash your homeowners insurance costs discover the eight little tips that make a big difference *The Money Book of Personal Finance* Walter Updegrave, Michael Sivy, Money Magazine, Eric Schurenberg, Joseph S Coyle, Marguerite Smith, Mark Levine, 2008-11-15 Which mutual funds are best How much money do most people make When should I take my retirement Where is the best place to invest college savings for my child Who does the IRS audit most Should I rent a home or buy one Why can't I save any money The Money Book of Personal Finance has the answers to these questions and hundreds more real answers for real life questions like yours Written by experts fully illustrated with easy to understand tables and graphs the chapters in this book will tell you everything you need to know to make the money decisions that will help you immediately and secure your financial future

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