

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.

Foundations In Personal Finance Chapter 2 Student Activity Sheet

Patrick Vollmar



Foundations In Personal Finance Chapter 2 Student Activity Sheet:

Foundations In Personal Finance Chapter 2 Student Activity Sheet: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have charmed audiences this year. Foundations In Personal Finance Chapter 2 Student Activity Sheet : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens' "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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