

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

S Marginson



Foundations In Personal Finance Chapter 2 Student Activity Sheet:

The book delves into Foundations In Personal Finance Chapter 2 Student Activity Sheet. Foundations In Personal Finance Chapter 2 Student Activity Sheet is a crucial topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Foundations In Personal Finance Chapter 2 Student Activity Sheet, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Foundations In Personal Finance Chapter 2 Student Activity Sheet
 - Chapter 2: Essential Elements of Foundations In Personal Finance Chapter 2 Student Activity Sheet
 - Chapter 3: Foundations In Personal Finance Chapter 2 Student Activity Sheet in Everyday Life
 - Chapter 4: Foundations In Personal Finance Chapter 2 Student Activity Sheet in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Foundations In Personal Finance Chapter 2 Student Activity Sheet. The first chapter will explore what Foundations In Personal Finance Chapter 2 Student Activity Sheet is, why Foundations In Personal Finance Chapter 2 Student Activity Sheet is vital, and how to effectively learn about Foundations In Personal Finance Chapter 2 Student Activity Sheet.
 3. In chapter 2, this book will delve into the foundational concepts of Foundations In Personal Finance Chapter 2 Student Activity Sheet. This chapter will elucidate the essential principles that must be understood to grasp Foundations In Personal Finance Chapter 2 Student Activity Sheet in its entirety.
 4. In chapter 3, this book will examine the practical applications of Foundations In Personal Finance Chapter 2 Student Activity Sheet in daily life. This chapter will showcase real-world examples of how Foundations In Personal Finance Chapter 2 Student Activity Sheet can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of Foundations In Personal Finance Chapter 2 Student Activity Sheet in specific contexts. This chapter will explore how Foundations In Personal Finance Chapter 2 Student Activity Sheet is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Foundations In Personal Finance Chapter 2 Student Activity Sheet. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Foundations In Personal Finance Chapter 2 Student Activity Sheet.

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