

## **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](http://www.annualcreditreport.com) every 12 months.

# Foundations In Personal Finance Chapter 2 Student Activity Sheet

**IM Harris**



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