

Credit & Debt Notes

Objectives

- Compare the advantages and disadvantages of using **credit** and debt
- Analyze credit card **interest** and their impact on your financial plan
- Discover how **credit** can affect the cost of borrowing
- Understand how the cost of credit is influenced by loan **terms**
- Develop strategies to **manage** your debt to avoid negative consequences

or Pre-Assessment to see what you know

What is Your Debt Personality?

Meet Aiden and Her Parents

Around the House - Using Credit Cards

1. TV - allowed them to get the TV they wanted and have **insurance** protection in case something happens to it ☺
2. Airline Tickets - bought the tickets online and got **travel** miles for future flights ☺
3. Fridge - allowed them to replace it **quickly** so food didn't go bad
4. Dishwasher - first they made sure they could **afford** the payments, allowed them to get it sooner

Having credit cards and paying them OFF allows you to build your **credit score**. That means banks and other financial institutions are willing to **lend** you money for big purchases.

Outside the House - Using Loans

1. 🏠 House - excellent credit meant they could borrow enough money at an affordable **interest rate**
2. 🚗 Car - reasonable loan **terms** with credit history and credit score in a great place
3. 🎓 Higher Education - education after high school

If you can't pay off the money you've borrowed on your credit card, you can hurt your **credit score** and that may make it hard for you to ever get a car or house!

Making the Decision - Get the Card

- Pay your bills **on time** ☺
- Use it knowing that you need to pay it off in full at the end of each month so that you're not charged high **interest** - make a **budget** ☺
- Great start to building your credit **history** ☺

Getting a Credit Card - What You Need To Qualify

- Minimum age - must be **18** years old to get a card on your own, before that, you can be an **authorized user** on an adult's card ☺
- Proof of **income** - lets lenders know you can pay your credit card bill. If you don't have an income, an adult can **co-sign** or make you an authorized user on their card ☺
- Established Credit - if you don't have an established credit score, you can apply for a **secured** card, get a co-signer, become an authorized user, or apply for a **student** card

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B Lingard



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