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and Scores Note Taking Guide - Emily Morris

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how much should you borrow. less than 20 percent of annual net income, monthly payment should be less than 10 percent of monthly net income, housing payments are not included as a part of the monthly 10 percent. close-end credit definition.

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a. Credit can provide long term benefits such as the opportunity to earn a higher income as a result of investing in human capital. b. Credit may allow individuals to make large purchases, such as an automobile, that allows them to get to and from work. c.

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Describe how an individual obtains a credit card. Describe each section of a credit card statement. Credit Card Statement Summary of Account Activity Payment Warning Minimum Payment Warning Notice of changes to your interest rates Other changes to your account terms

Understanding Credit Cards Note Guide

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