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Credit is an important financial tool, but it can also be dangerous, leading people into debt beyond their ability to repay. That is why using credit wisely is a valuable financial skill. Today consumer credit is a major force in the American economy, and the use of credit is a basic factor in personal and family financial planning (see Figure ...

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Credit is an important financial tool, but it can also be dangerous, leading people into debt beyond their ability to repay. That is why using credit wisely is a valuable financial skill. Today consumer credit is a major force in the American economy, and the use of credit is a basic factor in personal and family financial planning (see Figure ...

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Chapter Test 98 Financial Services 100 6.1 Choosing an Account 100 6.2 Simple and Compound Interest 105 6.3 Credit Cards and Store Promotions 110 6.4 Personal Loans, Lines of Credit, and Overdrafts 115 Chapter Test 120 Personal Budgets 123 7.1 Preparing to Make a Budget 123 7.2 The Budgeting Process 127 7.3 Analyzing a Budget 131 Chapter Test ...

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