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C H A P T E R O B J E C T I V E S 199 After studying this chapter, you will be able to • explain the advantages and disadvantages of using credit. • identify the different types of consumer credit. • describe how to establish a sound credit rating. • define the key terms in credit contracts and agreements. • compare credit terms and charges.

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What is personal finance? Personal finance refers to all the financial decisions an individual or family must make in order to earn, budget, save and spend money over time. These decisions are generally based on a variety of financial risks and planning for the future. 12 Foundations in Personal Finance High School Edition SECTION 1 Foundations ...

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Chapter 1: Section 1 - 1.1: Introduction to Personal Finance: What is Personal Finance? Pnancial future and how to overcome personal debt. Section 3: The Credit Score Describe the elements of a credit score. Understand how to obtain a credit report. Explain how a credit score affects creditworthiness and the cost of credit. Explain the factors that affect a credit score.

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