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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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Choose your chapter to get started. Choose Chapter Chapter 1 Chapter 2 Chapter 3 Chapter 4 Chapter 5 Chapter 6 Chapter 7 Chapter 8 Chapter 9 Chapter 10 Chapter 11 Chapter 12 Learning to build a budget is as important as making money.

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Description Whether you teach classes in Family and Consumer Sciences or Business, Foundations of Personal Finance is the right text for you. It introduces students to fundamental economic concepts so they can better understand an increasingly complex world.

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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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Foundations In Personal Finance, College Edition [Dave Ramsey] on Amazon.com. *FREE* shipping on qualifying offers. Foundations in Personal Finance. College Edition. This 5 chapter student guide is short on theory and long on practical application. The principals taught in these lessons will challenge your view of money and give you tools needed to graduate with a solid financial foundation.

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Chapter 1: Section 1 - 1.1: Introduction to Personal Finance: What is Personal Finance?

Financial 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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