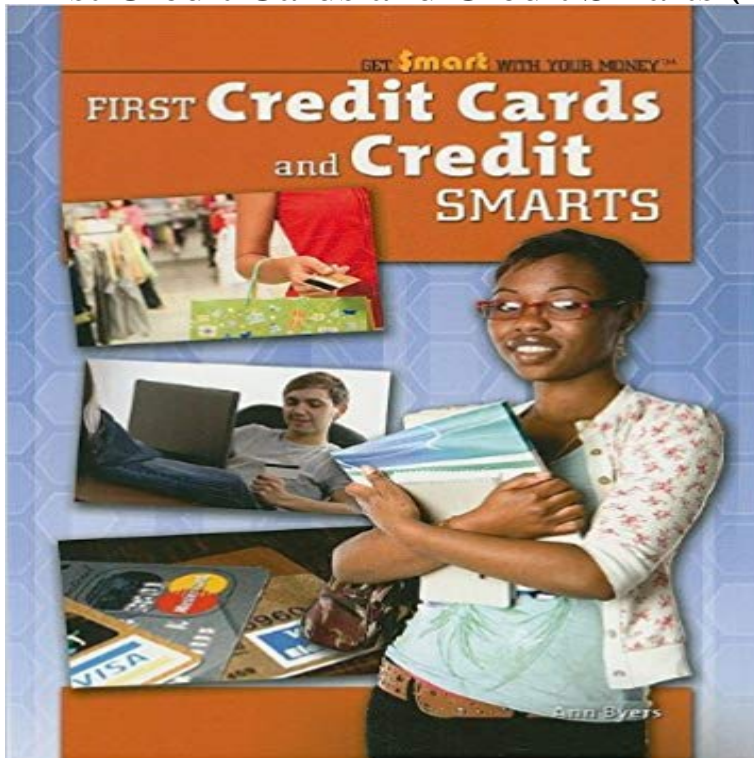


First Credit Cards and Credit Smarts (Get Smart With Your Money)



Today, the average person cannot buy a car or a house without borrowing money. Many people cannot go to college unless they have loans. Even small purchases, if made online, require a credit card. Borrowing, or credit, is a fact of modern life. Students learn about the ways to take control of credit, making it work for them. This compelling book about credit and credit card smarts provides a thorough explanation of secured and unsecured credit, the types of accounts, calculating interest, understanding statements, choosing the right card, traps and trip-ups, fees, billing cycles, minimum payments, balance transfers, and cash advances. Readers will learn about credit scores and credit reports, whether they are a good credit risk. The book describes the steps readers can take in guarding their credit and personal information, and the steps that need to be taken if ID theft happens to them.

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