

18-1 Credit Fundamentals

Using Credit

Credit – the privilege of using someone else's money for a period of time, with the belief that the person receiving the credit will repay the amount owed at a future date (plus interest)

Debtor – anyone who buys on credit or receives a loan

Creditor – the one who sells on credit or makes a loan

* without trust, the credit system could not operate.

Types of Credit

Trade credit – occurs when a company receives goods from a supplier and pays for them later.

Loan credit – borrowing money to use for some special purpose

Sales credit – charging a purchase at the time you buy a good or service, with the agreement to pay for it later.

Charge Accounts – represents a contract between the firm offering the account and the customer

3 types of Charge Accounts:

1.) Regular Account

- requires the buyer to make full payment within a specific period of time (usually 25-30 days)
- seller may set a limit to the total amount that may be charged during a time period
- people use regular accounts for everyday needs and small purchases

2.) Budget Accounts

- this credit agreement requires that a customer make payments of a fixed amount over several months
- 90-day, three payment plans
- utility company budget plans (based off of estimates) --- These plans avoid large payments during some times of the year.

3.) Revolving Accounts

- most popular form of credit
- you may charge purchases at anytime, but only part of the debt must be paid each month
- credit limit – the maximum amount that can be owed at one time
- a payment is required once a month, but the total amount owed does not need to be paid
- finance charge – a charge added if the amount owed is not paid, convenience fee for using credit

Credit Cards

Bank Cards

- very popular credit cards (recognized all over the world) --- Examples: MasterCard / Visa
- sometimes an annual fee must be paid for the privilege of using these cards

Independent Sales Organizations (ISO's) – does most credit card processing

Charge Cards

- American Express and Diners Club, once called travel and entertainment cards.

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