

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

- o very popular credit cards (recognized all over the world) --- Examples: MasterCard / Visa
- o 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

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

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**Lial, Roger LeRoy Miller, Hornsby, Nancy
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Table of Contents Chapter 18 Study Guide Consumer Credit Answer Key

1. Understanding the eBook Chapter 18 Study Guide Consumer Credit Answer Key
 - The Rise of Digital Reading Chapter 18 Study Guide Consumer Credit Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 18 Study Guide Consumer Credit Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Chapter 18 Study Guide Consumer Credit Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 18 Study Guide Consumer Credit Answer Key
 - Personalized Recommendations

- Chapter 18 Study Guide Consumer Credit Answer Key User Reviews and Ratings
- Chapter 18 Study Guide Consumer Credit Answer Key and Bestseller Lists
- 5. Accessing Chapter 18 Study Guide Consumer Credit Answer Key Free and Paid eBooks
 - Chapter 18 Study Guide Consumer Credit Answer Key Public Domain eBooks
 - Chapter 18 Study Guide Consumer Credit Answer Key eBook Subscription Services
 - Chapter 18 Study Guide Consumer Credit Answer Key Budget-Friendly Options
- 6. Navigating Chapter 18 Study Guide Consumer Credit Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 18 Study Guide Consumer Credit Answer Key Compatibility with Devices
 - Chapter 18 Study Guide Consumer Credit Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 18 Study Guide Consumer Credit Answer Key
 - Highlighting and Note-Taking Chapter 18 Study Guide Consumer Credit Answer Key
 - Interactive Elements Chapter 18 Study Guide Consumer Credit Answer Key
- 8. Staying Engaged with Chapter 18 Study Guide Consumer Credit Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 18 Study Guide Consumer Credit Answer Key
- 9. Balancing eBooks and Physical Books Chapter 18 Study Guide Consumer Credit Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 18 Study Guide Consumer Credit Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Chapter 18 Study Guide Consumer Credit Answer Key
 - Setting Reading Goals Chapter 18 Study Guide Consumer Credit Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Chapter 18 Study Guide Consumer Credit Answer Key
 - Fact-Checking eBook Content of Chapter 18 Study Guide Consumer Credit Answer Key

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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