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Ways to Make the Most of Your Credit Card Offers



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Miyake Eze

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Student Financial Literacy Dorothy B. Durband, Sonya L. Britt, 2012-04-04 College students are particularly vulnerable to making poor financial decisions. One method of addressing personal finances and financial stress among students of higher education is through university based financial education programs. *Student Financial Literacy Program Development* presents effective strategies to assist in the implementation or the enhancement of a program as a tool to improve students' educational experience and financial well being. It presents the key components of financial education programs designed to address the growing concerns associated with high levels of debt and low levels of financial literacy among college students. *Student Financial Literacy Campus Based Program Development* is packed with financial education and counseling information and guidance. It was very difficult to write this review as I wanted to share ALL the excellent direction this book provides. The editors and contributing authors have developed an excellent resource for not only those interested in developing or enhancing a campus based financial education program but also for anyone involved in financial education, counseling and planning. *Rebecca J Travnichek Family Financial Education Specialist University of Missouri Extension Journal of Financial Counseling and Planning*

Tips to increase your credit score Miyake Eze, 2021 There are many misconceptions about credit scores out there. There are customers who believe that they don't have a credit score and many customers who think that their credit scores just don't really matter. These sorts of misconceptions can hurt your chances at some jobs at good interest rates and even your chances of getting some apartments. The truth is, if you have a bank account and bills, then you have a credit score and your credit score matters more than you might think. Your credit score may be called many things including a credit risk rating, a FICO score, a credit rating, a FICO rating, or a credit risk score. All these terms refer to the same thing: the three digit number that lets lenders get an idea of how likely you are to repay your bills. Every time you apply for credit, apply for a job that requires you to handle money, or even apply for some more exclusive types of apartment living, your credit score is checked. In fact, your credit score can be checked by anyone with a legitimate business need to do so. Your credit score is based on your past financial responsibilities and past payments and credit, and it provides potential lenders with a quick snapshot of your current financial state and past repayment habits. In other words, your credit score lets lenders know quickly how much of a credit risk you are. Based on this credit score, lenders decide whether to trust you financially and give you better rates when you apply for a loan. Apartment managers can use your credit score to decide whether you can be trusted to pay your rent on time. Employers can use your credit score to decide whether you can be trusted in a high responsibility job that requires you to handle money. The problem with credit scores is that there is quite a bit of misinformation circulated about, especially through some less than scrupulous companies who claim they can help you with your credit report and credit score for a cost of course. From advertisements and suspect claims, customers sometimes come away with the idea that in order to boost their credit score, they have to pay money to a company or leave.

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