



Understanding Credit

By Dave Ravindra

Trafford Publishing, Canada, 2011. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****. Understanding Credit is the definitive guide to understanding what credit is, how it is reported, and how to make it work for you. This handbook reveals the strategies and techniques that professionals use to borrow credit effectively. It offers an uncomplicated view of credit in Canada, from explanations of the different forms of credit available to advice on how to determine the best option for each individual s needs. Using credit does not mean getting into debt; when used wisely, it can enable anyone to realize their dreams as well as save and invest for the future. Tables and examples are included to illustrate how interest payments work and how the real cost of borrowing money differs between the different types of credit. Author Dave Ravindra also offers information explaining where to find the right lending institution and how to qualify for the credit needed. The provided list of resources covers everything from government legislation to Canada s major banks. Sample letters are also included to use when requesting your credit report, and monthly budget sheets enable...



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