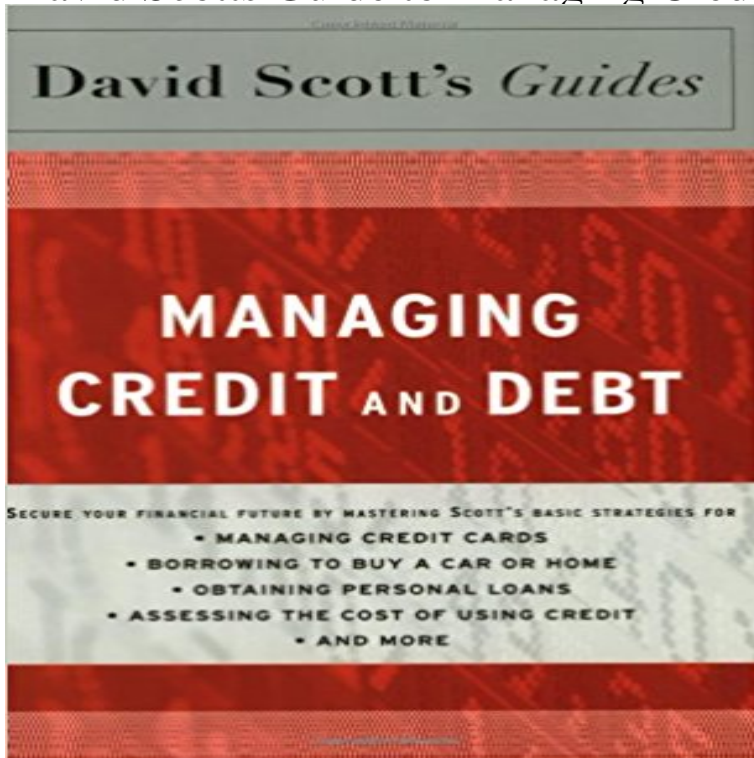


## David Scotts Guide to Managing Credit and Debt (David Scotts Guides)



Why are credit records important? How can a family determine its debt limit? How much should an individual spend on a home? Readers of this instructive guide will find answers to these questions as well as other valuable information on managing credit and breaking the cycle of debt. In simple language addressed to the individual consumer, David Scott explains how interest rates are calculated how to choose a credit card the various types of car loans what to consider when financing the purchase of a home how to negotiate with creditors

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