



Guide to Managing Credit (Money Smarts)

David L. Scott

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Like most Americans, you will probably spend hundreds, even thousands of dollars this year on interest charges accrued on money you have borrowed. If you would like to lighten your debt load and gain insight into the world of credit, look no further than this informative book. Financial expert David Scott does not offer magic solutions to your credit problems. Instead, he clearly presents valuable information and realistic advice that will allow you to break your cycle of debt. In eight detailed chapters you will learn, among other things, the importance of a personal budget in managing your credit, what goes on your credit report, how to determine your credit limit, how to compare interest-rate quotations and which lender to contact for specific types of loans. Also included is a glossary that defines terms associated with credit - terms that often intimidate but that really represent simple concepts.

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