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Jicheng Xie



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Finance Week, 2001 Credit Cards and Checks Margaret Hall, 2008 Have you ever wondered how much a person can buy with a credit card Or how stores make sure that a credit card or check hasn't been stolen This book looks at how banks stores and people use credit cards and checks Open the pages of this book to learn the difference between a credit card and debit card how a person gets a checking account and what happens to a check after a person uses one to pay for something

How You Can Profit from Credit Cards Curtis E. Arnold, 2008-06-06 Who would not be interested in getting an interest free loan for 12 months for any type of purchase just for taking a few minutes to complete a credit card balance transfer offer Or a free round trip airline ticket twice a year just for making purchases on a rebate card Or lowering their insurance premiums by hundreds of dollars a year just by raising their credit score Obviously just about every consumer is interested in saving money and getting freebies Hence the universal appeal of this book cannot be overstated Today the average American household has 12.7 credit cards Banks maximize their profits by nickel and diming and outsmarting their cardholders that's why credit cards are their most profitable product Banks spend billions enticing consumers with rebates freebies low introductory rate offers and airline miles Learn how to take full advantage of these offers without paying for them through brutally high interest rates fees and penalties Arnold offers specific advice targeted to young consumers who are being aggressively targeted by credit card marketers retirees facing credit discrimination Americans recovering from bankruptcy or other debt problems and even consumers with great credit You'll learn the techniques he has personally used to escape credit card debt creatively finance his wedding car and home purchases and earn thousands in credit card perks every year

First Credit Cards and Credit Smarts Ann Byers, 2010 Offers teens advice on getting using and respecting credit cards explaining the importance of paying the balance each month avoid common mistakes protecting their credit rating and making smart choices **The Skinny on Credit Cards** Jim Randel, 2009 The Skinny on Credit Cards is the story of Billy and Beth a typical American couple as they struggle with the use and abuse of their credit cards Our story also looks at their 18 year old son Jake a college freshman who loves the idea of having his own credit cards Through their experiences we learn about the incredible convenience heartache and commentary generated by that little piece of plastic The Plastic Effect Polly A. Bauer, Stephen Lesavich, PhD, JD, 2012-12-14 WINNER 2013 INDEPENDENT PUBLISHER LIVING NOW BOOK AWARD GOLD MEDAL for best book in Finance Budgeting The Living Now Book Awards celebrate the innovation and creativity of newly published books that enhance the quality of our lives and publicize the importance of these books to readers Do you have a credit card Roughly 70% of adults in the U.S. do In fact Americans average 3.5 credit cards per person that's a lot of plastic Even with all that buying power in their wallets most consumers have no idea the ways that they use or misuse their credit cards can affect their health their relationships and their credit scores Many factors go into mounting credit card debt impulse shopping health emergencies the loss of a job marriage divorce a death in the family With this debt

comes stress arguments loss of sleep inability to pay other bills worry health problems crumbling relationships Does any of this sound familiar Increasing credit card debt and a lack of knowledge about how credit cards really work have created a new social phenomenon called The Plastic Effect And if you have a credit card The Plastic Effect can affect YOU In this new book internationally recognized credit card expert Polly A Bauer CPCS and attorney Stephen Lesavich PhD JD have selected 25 of the most common urban legends influencing the use and misuse of credit cards The authors as business leaders and credit card experts walk you through these urban legends about how credit cards are used and misused explaining what is true and what is likely to cause you trouble You will get access to resources and additional information about each myth tips from industry experts and guidance that will help you use your credit cards more intelligently and effectively You ll also learn how to understand your credit reports improve your credit score and manage your debt in a way that puts the power back in YOUR hands In short this book will help you break free of The Plastic Effect Credit Cards and Debit Cards ,2009

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