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Dave explains why he feels this is wrong, and how debt impacts your life in the present and in the future. Not fond of the system. Angel wonders if a person would have a credit report if they have never had debt. Listen as Dave answers her question, and gives some behind-the-scenes information about the credit reporting industry. Low vs. no

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friend or relative is a way of helping them. 3.

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Chapter 4: Debt Identifies the

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devastating costs of using debt as a financial tool, debunks credit myths, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and summarizes major consumer credit laws.

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