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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. Chapter 5:

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Chapter 19, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and summarizes major consumer credit laws.

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power of cash. 3.
understand and
use "walk-away
power". 4. don't
talk too much. 5.
use the phrase
"that's not good
enough". 6. watch
out for the good
guy, bad guy
technique. 7. use
the "if I" take away
technique. big

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(3) 1. it's okay to negotiate.

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the Minimum.

Procedure. Hand

out the student

activity sheet and

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Schedule. Students will read the scenario and analyze data to answer the problems. Answers.
1 Zach would pay the 2.5% (\$22.75) since it is larger;
 $910 \div .025 = 22.75.$

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