

Chapter 6 Credit Bureaus And Collection Practices Test B Answers

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[chapter, you will be able to: Section 6.1 Explain the meaning of consumer credit. Differentiate between closed-end credit and open-end credit. Section 6.2 Name the five C's of credit. Identify factors to consider when choosing a loan or credit card. Explain how to build and protect your credit rating. Section 6.3 Discuss how to protect yourself](#)

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[Other important credit bureaus. Equifax, Experian and TransUnion may be the big three, but there are actually many consumer credit bureaus. The Consumer Financial Protection Bureau has a list of dozens of consumer credit bureaus organized by the type of information they organize and provide.](#)

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["credit scores," that are used in determining whether to grant credit and in determining the interest rate or other terms of credit. Other users of credit reports include, but are not limited to, insurance providers, employers, and landlords. 2. Creditors often review credit reports in making decisions regarding the extension of credit.](#)

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