

Control Credit!

Credit is a financial tool that can be an opportunity or a burden for you and your family. Managed wisely, credit can open doors and increase your financial flexibility. Irresponsible use of credit not only closes financial doors but can also lead to serious consequences which negatively impact many aspects of individual and family life.

Whether you are borrowing lunch money from friends, beginning to use credit cards or obtaining a loan for an automobile, you are on the threshold of becoming a major consumer of credit.

Credit is widely available, and you will have many occasions to consider its use. It is important for you to understand the advantages that credit can offer when it is used wisely. It is especially important to recognize the disadvantages of using credit and to know the pitfalls of misusing credit.

Take control of credit – don't let it control you!

