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Nota di contenuto	Your rights when borrowing money -- Understanding the terms and total cost of credit --Shopping for credit cards -- Negotiating a home mortgage loan -- Mortgage servicing -- Negotiating a car loan -- Obtaining a student loan -- Credit card rights -- Prepaid cards -- Debit cards and electronic fund transaction -- Student loan rights -- Other types of loans --Your rights as a debtor -- The collection industry : debt buyers vs. original creditors -- What to do if your are a defendant in a collection lawsuit -- Defenses to collection claims -- Dealing with collection calls -- Credit and spending : avoid common mistakes and borrowing responsibly -- Your rights with respect to credit reports -- Improving your credit score -- When to hire a lawyer to deal with a credit report problem -- The scope and nature of identity theft crime --Safeguarding your information from identity theft -- What to do if you are a victim of identity theft.