

1. Record Nr.	UNINA9910793067603321
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Titolo	Debt : management & elimination
Pubbl/distr/stampa	[Place of publication not identified] : , : BarCharts, Inc., , [2013]
ISBN	1-4232-2136-2
Descrizione fisica	1 online resource (6 pages)
Collana	Quick Study Business
Disciplina	336.3435
Soggetti	Debts, External - Management
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Sommario/riassunto	Take steps to manage and eliminate your debt in our changed U.S. economy, in which everyone has been affected and will be for years to come. This handy guide is an easy reference to many facets of credit and debt that directly affect your quality of life. Bad credit, just starting to build your credit or even good credit, know which steps to take and those not to take.