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## **CREDIT & DEBT MANAGEMENT**

Maintaining good credit allows individuals to take advantage of lower interest rates and rapid access to funds when an appropriate need arises. On the other hand, if you have a less than excellent credit rating, you will pay higher rates and have difficulty obtaining new credit. This can be especially harmful if you wish to buy a home or start a business. The information provided here is to assist in safeguarding and improving your credit.

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