

POSITIVE VS. NEGATIVE CREDIT IMPACT

Positive

- Informs the lender a consumer is:
 - Financially responsible
 - Less risk
- Benefits to the consumer
 - Lower interest rates
 - Access to additional credit

Negative

- Informs the lender a consumer is:
 - Not financially responsible
 - May be a higher risk
- Impact on the consumer
 - May pay higher interest rates
 - May not be able to qualify for credit
 - May limit employment opportunities

IS ISABELLA A POSITIVE
OR A NEGATIVE RISK?
WHY?



Money And Credit Impact And Control

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