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substantial portion of the credit report that lenders use to assess an applicant's credit risk and whether to extend a loan. (named for the creator: Fair Isaac Corporation)

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Review. In other words, the consumer is not  
getting free money for 90 days. In addition



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to payments, there are high interest rates and fees associated with these contracts. The consumer thinks he or she is getting something for nothing but the payment must be made in full before the 90 days ends.

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An amount of money you spend, usually \$300 or more, [money] that causes you pain to part with

**Define: Capitalism** An economic system based on a free market, profit motive, open competition and private ownership of the means of production

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