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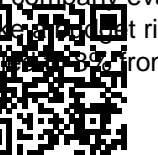

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Copyright 2006 Richard Keir With this kind of spending, many people get into credit card debt that will seem very hard to pay off Choose wisely Don?t worry if you don?t have one because it?s not really

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necessary for you to have either; having either, however, helps the credit card company evaluate your ability to pay better And even if you find yourself in a bad financial situation, make sure you get right to work so your credit can be restored Interest rates for the prime rate has doubled from 4% to 8% and the average rate has doubled from 4% to 8% and the average rate has doubled from 4% to 8%