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Comparison of European and International American Origin Credit Cards and an Interpretation of Meaningful Data as it Relates to a Marketing Strategy Setareh Moussavian, 1977 **Differences in Credit Card Use Between White and**

Hispanic Households Patti J. Fisher, 2017 This study uses the 2013 Survey of Consumer Finances data set to investigate differences in credit card use between Hispanic and White households The sample includes 3 784 households with 3 165 households headed by a White individual and 619 households headed by a Hispanic individual The results show that the factors related to credit card use differ for the two groups Risk tolerance marital status and education are significant in

explaining credit card use for White but not Hispanic households Income is significant in explaining credit card use among Hispanic but not White households When accounting for race ethnicity only through a dummy variable researchers may be missing a part of the puzzle in exploring racial ethnic disparities in financial well being *Credit Cards and the Law* ,2007 This Almanac presents an overview of the laws governing the use of credit cards including the historical background and development of the various credit card systems and the credit protection legislation that necessarily ensued Margaret C Jasper discusses the role of an individual s credit history in credit granting decisions as well as the legal protections afforded the consumer for preserving their credit rating Finally because consumer debt has reached an all time high with credit card debt being a major factor a discussion of debt management and collection and the laws which protect the debtor from harassment threats and other illegal tactics is also set forth in this almanac The Legal Almanac Series serves to educate the general public on a variety of legal issues pertinent to everyday life and to keep readers informed of their rights and remedies under the law Each volume in the series presents an explanation of a specific legal issue in simple clearly written text making the Almanac a concise and perfect desktop reference tool

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