

Chapter 25 The Basics of Credit

Some economists fear that Americans are overextended with too much debt.

David Myron. [“Home Equity Debt Soars.”](#) American Demographics. November 1, 2004. FindArticles.com. Accessed November 15, 2006.

Women entrepreneurs are becoming more sophisticated and are receiving more commercial credit to help them start and grow their businesses.

Lea Terry. [“Women business owners in Oklahoma reach new heights in capital.”](#) The Journal Record (Oklahoma City). April 19, 2005. FindArticles.com. Accessed November 15, 2006.

The Department of Defense is warning its soldiers about the risks associated with payday loans.

[“Payday loans = costly gash.”](#) Soldiers Magazine. November 2005. FindArticles.com. Accessed November 15, 2006.

Changes in tax laws may change the tax advantages of obtaining a mortgage loan when buying a home.

[“Tax reform panel proposes major change in deductions.”](#) Boat/US Magazine. January 2006. FindArticles.com. Accessed November 15, 2006.