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## Credit Wizard V1.1



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nursing is one of the most popular majors for student credit cards, so you can start getting a head start on saving money while enrolled in your program. the apr on student credit cards isn't usually any higher than standard credit cards, and it can even be lower (see the what is apr on student cards? section for more details). for example, the apr on my student card is 12.99%, and the apr on my personal credit cards is 18.99%. your credit card issuer determines your apr. we'll help you evaluate your credit score, identify any issues, and make sure you have the best possible student credit card for your needs. we're here to help you reach your financial goals, so don't hesitate to contact us with any questions. the first thing we'll look at is your credit score. your credit score is a three-digit number that represents your credit history. it is the key to whether you'll be approved for a credit card or a loan. in general, the higher your credit score, the better off you are financially, because your credit score is a predictor of your credit utilization. in other words, your credit score is a predictor of how much of your total available credit you have used. as a general rule, people with a credit score of 700 or higher qualify for the best rates on their cards and loans. our best approach to obtaining your credit score is to visit your credit bureau as soon as possible. you can order your credit report from the three major credit bureaus ([annualcreditreport.com](http://annualcreditreport.com), equifax, and transunion) for free. you should receive your credit score within a few days of requesting your report.

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as soon as the incident is resolved, update the relevant details in the incident ticket (for example, job title, assignee, and principal), so that the next person is aware of the incident's progress. keep you incident resolution records for at least six months. lower your loan balance from time to time, and pay down your monthly payment. credit cards generally offer 1-5% cash back on certain purchases. this could mean a dollar for dollar cash-back or a few cents back per dollar. these could be as simple as a gallon of milk or a utility bill and you'd earn a few dollars back on your purchase. then, as you repay your card over time, you could receive the cash back in the form of a credit on your statement. the u.s. federal trade commission (ftc) requires that all business transaction contain a "clear and conspicuous" disclosure that explicitly states the terms of the transaction. for example, you need to be explicit about how much is required to spend in order to earn each reward you receive. credit card statements and cards also contain this disclosure which is how we know what to name our credit card fellowships. you must reach all terms and conditions in clear language. thank you for your interest in the radcliffe summer fellowships! the radcliffe summer fellowships are a one-year, resident fellowship offered to outstanding graduate students who are interested in pursuing an advanced research experience in the fields of early modern literature and culture. every year, the radcliffe college department of english accepts applications from nearly 1,300 graduate students in all disciplines. we believe that a knowledge of the material and methods of early modern studies and an understanding of the range of topics and issues in early modern scholarship are a necessary requirement for the effective teaching and scholarly work of our graduate students. as always, the fellows are selected based on their demonstrated excellence as scholars, teaching ability, and promise as future scholars, with special attention to students whose institutions require financial aid. selection will take place by a committee of the department of english faculty. 5ec8ef588b

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