

WORK STUDIES: WEEK 7

Applying for Credit

<http://www.infochoice.com.au/>

What is a comparative website? What is the benefit or limitations?

<http://www.canstar.com.au/about-canstar/>

What is Canstar and what are their ratings?

Where should you NOT get financial advice from? Why?

<https://www.youtube.com/watch?v=F85Xjugmf7s>

What is a credit rating?

Why does it matter?

<https://www.oaic.gov.au/individuals/faqs-for-individuals/credit-reporting/accessing-your-credit-report>

How can you find out what is your credit rating?

What do you think affects your credit rating?

<https://www.youtube.com/watch?v=5aGf-ywTSIY>

What is bankruptcy?

Can you be forced in bankruptcy?

What are the two factors that influence your borrowing ability?

<https://www.youtube.com/watch?v=ZtsMCU3ngO8>

How can you improve your credit rating?

What types of credit loans are there?

https://www.youtube.com/watch?v=97r6PPv_ojM

What are payday loans?

<https://www.youtube.com/watch?v=PDylgzybWAw>

What is "predatory lending"?

Are there any schemes to assist in repayments – can the government help?

<https://www.moneysmart.gov.au/borrowing-and-credit/other-types-of-credit/no-or-low-interest-loans>