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Finance. Consumer: A person  
or organization that uses a  
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Credit:  
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the creation of debt; any  
form of deferred payment

Debt: An obligation of  
repayment owed by one party

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(the debtor/borrower) to a  
second party (the  
creditor/lender); in most  
cases this includes  
repayment of the original  
loan amount plus interest  
Economy: A system by which  
goods and services are



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