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# Loans 101: How To Get A Loan. Pay Less And Get More (Money Management Series)



## Synopsis

Do you need a loan? This book is the right guide for you! For a limited time grab your copy now for only \$2.99! If your answer is no, then these situations might lead you to apply for a loan. Before applying for a loan, I highly suggest you read this book. As a financial planner with more than 20 years of experience, I've seen a lot of people doing the same mistakes over and over when it comes to loans. I'm sure you're curious if what information do you need about loans to get you started with your application. To answer your question, my book will certainly be your knight and shining armour to avoid possible loss of your assets and properties. Before applying for a loan, ask yourself first if it would be a sane and right decision to make. If you ask me, YES! A loan is good provided you know what you're diving into and its principles. I will be teaching you about payday loans, education loans, credit loans, and other types of loans that might come in handy to you in the future. I will also teach you terminologies which most lenders used but not all can understand. To avoid falling prey to their high interest schemes, you'll learn the following: What is an interest rate, its effects on your month repayment? What are the pros and cons of loans in varying periods? When, how and why would you re-finance a loan. After reading this book you will understand the principles behind the loans you want. Add to cart now, Pay less and get more!

## Book Information

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## Customer Reviews

Loans are a very personal matter. Depending on your financial situation and credit rating, the same loan you get will be different from the one your neighbor or sibling gets. Have you considered the steadiness of your cash flow? Also, before getting a loan, it's important to estimate and decide how much money you really need. You probably not going to have an exact number but only an approximation. So, how much money do you need to ask for - over or under your estimation? There's always more questions than answers when you are borrowing. I don't think the lenders are the best people to ask those questions either. Better be prepared. This book describes what the loans are and how to borrow the money you need starting with the basics: -The mechanics and principles of loans. -Different types of loans. -How to be a responsible and careful borrower. -How to pay back a loan. -The inner workings of interest rates. -The payment schedules. -Collaterals - what they are really worth. -Choosing the right lender. -Negotiations. The book also covers separately the topics of refinancing, student loans, mortgage loans, car loans, short-term loans, and small business loans. I like it - the explanations are concise and to the point, there are examples with sample calculations, and very little fluff. I would have liked to have the formulas provided right in the book so one could just plug in the numbers but the samples would do. Recommended.

With times being what they are, taking out a loan may be an option that you've reconsidered recently. For me, loans have always been a mystery. Once I was great in math, but when it comes to financial stuff, such as interest rates and the like, my eyes glaze over. (I'm not kidding). When an associate shared this book with me, I was nervous it was going to go WAY over my head. However, right from the first chapter, I was able to easily follow along. I wasn't lost in a bunch of financial lingo and very quickly, I could simply grasp the mathematics of every scenario. After covering the basics, the book moves on to more of the "nitty-gritty" information the reader needs to know. Because it had been broken down in to steps, I again was able to grasp the information easily. Even though I am not in a position to refinance anything or require student loans, at present, this book has given me information that will help me in the future. After all, I have 4 kids that may end up needing student loans, and in time, I may be in a position to refinance my home. I will be keeping this book to refer to for a long time. On the flip side, I am now armed with information for my future mortgage loan, possibly a car loan and other small loans that I may require. I better understand what to look for and

what to expect. Highly recommended to those considering or in possession of any type of loan: student, mortgage, refinance, small business, personal, etc.

This is a great tool to help newcomers steer clear of loan sharks (ie payday loans!), understand the basics, and to find the right loan for them. I wish that a book like this was readily available to me back when I was in my early twenties. It would have helped me make better decisions and saved me from a few mistakes. The key here is to be informed and to know the basics. Without knowing the basics you may as well be a lamb going to slaughter because they will take advantage of your being naive. I won't list the subjects that this book covers in my review since that has already been done. Eshet provides several realistic situations as examples with computations that are concise, yet easy to read and understand. This book will help anyone who is shopping for a loan or wants a refresher course.

For anyone new to borrowing, I think that this is great place to start! I thought that the book was a clear, concise guide to how loans work, and how they SHOULD be used. As a recent college graduate I have done a lot of research about student loans, and have dealt with PLENTY of stress when it comes to how, exactly, they can be handled. My parents and family could only help explain so much, because my loan situation was much different than that of my older sister. This guide let me know exactly what is involved in being a responsible borrower, and cleared up a lot of daunting questions about interest and grace periods. The student loan explanations were helpful, but there was a lot more information that I found useful, too. I'm planning to invest in a vehicle within the coming year, but had little background when it came to car loans. The "car loans" section of the loan directory was great! I was able to see exactly what documents I'll need, what information will be asked of me, and where I can go for help when I decide that I need a loan!

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