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you do not pay for immediately. 4-1
Debtor. people who use credit. 4-1
Creditor. people that extend credit to consumers. 4-1
Earning Power. ability to earn money now & in the future -- creditors want to make sure you have enough income to repay the debt. 4-1

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names sometimes used are quantitative finance, financial engineering, mathematical finance, and computational finance.) It draws on tools from probability, statistics, stochastic processes, and economic theory.

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