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The Millionaire Choice Tony Bradshaw,2018-09-04 The Millionaire Choice inspires and equips anyone with hopes for a better financial future Tony Bradshaw grew up in a financially challenged home in a lower income area of Nashville TN In his mid 20s he found himself following in his family s footsteps of debt and financial struggle Then at age 25 he experienced a financial wake up call that changed his future forever he decided to break his family s cycle of financial mismanagement and become a millionaire by 40 years old It s what Tony calls making the millionaire choice Regardless of circumstance or family background everyone has the ability to make choices that affect their future positively or negatively In The Millionaire Choice Tony shares the principles and actions he applied during his journey to becoming a millionaire to reveal how with the right financial knowledge and choices anyone can become a millionaire Credit Searches Great Britain: Parliament: House of Commons: Treasury Committee,2009 The report by the Treasury Committee calls on the Office of Fair Trading and the Information Commissioner s Office to investigate the fairness of a part of the credit market The Report follows an inquiry

sparked by concerns that in shopping around for credit especially for unsecured credit such as personal loans and credit cards consumers were building up a record of credit application searches on their credit reference files and that high numbers of recorded applications in fact made it harder for them to obtain credit or affected the rates charged The Committee s inquiry considered a range of evidence including from members of the public who responded to a call put through web site moneysavingexpert com to provide examples of their experiences and difficulties obtaining credit credit search companies themselves the OFT ICO and others The Report concludes that there is a fine balance of public interest between ensuring that fraud is prevented and consumers are protected from reckless lending and ensuring that the market is subject to the disciplines of informed consumer choice Loan providers have over 400 indicators that they may use to assess suitability the Committee did not get compelling evidence that application search data is essential Nor was it presented with overwhelming evidence that making multiple application searches is a major source of direct consumer detriment although the number of consumers doing this seems likely to rise However the Committee was extremely concerned about the effect of the use of credit searches on market mechanisms since in principle the ability to shop around is not only an important means for consumers to assess the market but also provides a key discipline on providers During the course of the inquiry the Committee heard about some solutions which could reduce the adverse effects of the use of credit application search data in credit reference files it considers that any acceptable solution must strike an appropriate balance between minimising fraud and over borrowing and ensuring the market is subject to normal market disciplines It recommends that the OFT look at this

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