



Extra Credit 2nd Edition: The 7 Things Every College Student Needs to Know About Credit, Debt & Ca\$h

By Bill Pratt



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Every student wants Extra Credit! Extra Credit is not just another boring finance book. You'll learn:

- The top 10 ways credit card companies trick you.
- When to use debit cards and when to use cash.
- What is a credit score?
- How to choose the right student loan.
- The keys to succeed in college.
- And much more...

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Editorial Review

About the Author

Bill Pratt is an Assistant Professor at Piedmont Virginia Community College where he teaches Business and Finance. Bill speaks to college students across the country about personal finance and is the author of two books; "The Graduate's Guide to Life and Money" and "Extra Credit: The 7 Things Every College Student Needs to Know About Credit, Debt & Ca\$h." He currently serves as Vice President of The Money Professors, a financial education company. Bill understands money as a former industry insider, working as a Vice President for the credit card division of Citigroup, earning his MBA in finance, and as a former economist for the federal government. As a college instructor, author, and speaker, Bill is in-tune with students of all ages and their financial education. Bill says he left the financial industry to focus his efforts on helping students wade through the endless financial and life decisions they will encounter. By making the best decisions with the right attitude and information, Bill believes that people will accumulate more wealth faster and will then be able to use that wealth to improve their lives and those around them. Bill lives in Charlottesville, VA with his wife and their three pets.

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Sarita Springer:

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