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Finance is a matter that surrounds everybodys day-to-day life but not many people really understand how it works. The core definition is the management of money and the speculation of its future value. It sounds complicated, but in reality the concept is simple. For example: whenever you purchase something with a credit card, the bank temporarily foots the bill. They give you a certain amount of time (which is usually about 30 days) to pay the balance in full. Even if you cant pay the full balance right away, you can always make payments with a little interest. Its a benefit for both sides. This benefits you if you cant pay right away and this benefits the bank because they make money on merchant fees and interest.

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