

To use loan card wisely

**Think twice about using your loan card
or you might sink into debt hell.**

- You should be an educated consumer. -



The world is trying to find a way out of the current stringent economic circumstances. Taking out the loan is one of the effective means to compensate for the tight family budget in such a situation. But wait a minute! You have to set up a repayment plan first. Otherwise you have trouble paying back a loan

Is the loan card "the magic card" !?

You can buy an expensive item with credit card even if there is no cash at that time or there is very little money left in bank. Miracle? No. Credit card is not the magic card that brings you everything you want. If you use your credit card, you can buy expensive item, which is more than you can afford. But it means that you have run into debt. Now, there are plenty of people who continue to rack up credit-card debt and have trouble paying back a loan. If you buy something with cash, you realize that you buy a high-price good or you can't buy it because you do not have enough cash. But if you use a credit card, you can't realize such a thing. There is a saying that "A credit card works like a drug"

Credit-card trap "Revolving Repayment"

Especially, you have to be careful when you use "revolving credit" system. Even if you buy many things with credit card, you only need to pay a certain set amount each month. The real threat is that it is very difficult to realize you have bought a thing that is more than you can afford because the amount of monthly payment does not increase. However, the principal and interest would balloon because you don't pay your full credit card balance. You might have to pay back a loan continually with no end. Credit card companies often encourage customer to make a revolving credit card.

"Caution still needed"

New-Type Flu

Cases of human infection with new-type influenza were first reported in Mexico and the virus is quickly spreading throughout the world. And Japan is no exception.

It is significant for you to know how to deal with this new flu.

● Method of preventing infection

* Refrain from going out and avoid crowds.

* Put on a mask.

* In order to prevent droplet infection, try to avoid close contact with sick people.

* Wash your hands and gargle after returning home.

● If you become ill with influenza-like symptom (fever · cough), please consult to the following neighborhood facilities.

① The Fever Consultation Center · Tokorozawa health center

Phone: 04-2903-1777

② Fujimi-city health promotion center
Phone 049-252-3771

www.ficec.jp/foreign/

● The back numbers of "Information Fujimino" are available at online.

