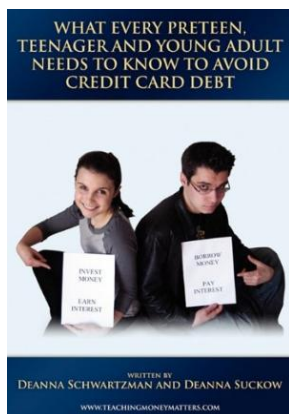


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WHAT EVERY PRETEEN, TEENAGER AND YOUNG ADULT NEEDS TO KNOW TO AVOID CREDIT CARD DEBT



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