

Loan

VS.

Line of Credit

Non-revolving, one-time lump sum payment based on borrowers need and credit worthiness

Either secured or unsecured (backed by collateral vs. not backed by collateral)

Typically used for large purchases like a car or home

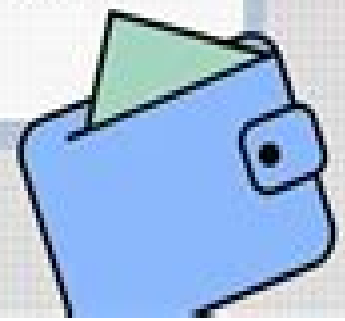
Interest accrues immediately

Revolving preset borrowing amount that can be used, repaid and used again

Higher interest rates, lower dollar amounts, and smaller minimum payment amounts than loans

Can be used to purchase anything but typically used for smaller purchases

Interest accrues only after you purchase something or cash is taken out



What Difference Between Loan And Busary

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