

Why is having a good leader in a group very important?

- There are three main leadership styles: Laissez-faire, Democratic, and Authoritarian. A leader's style and involvement may fall anywhere along the continuum.
- It is the group leader's job to unite group members in working toward a common goal, keep them motivated, diffuse conflict, and ultimately deliver success.
- Excellent communication can be the key to successful group work. When messages are properly understood and all group members feel they are being heard, the group's goal can more easily be accomplished and conflict is less likely.

What should I know before being a guarantor?

- Many lenders nowadays require a guarantor on a loan, or a person responsible for guaranteeing the repayment of a loan if the signed borrower is unable to do so.
- Not only must you demonstrate that you are economically solvent (your assets are greater than your liabilities), but you must also consider the fact that there's a chance that when all is said and done, you may be responsible for the entirety of the loan, including its accrued interest.
- The fear that you may be responsible for the loan shouldn't automatically deter you from helping someone by cosigning, but you should do so after understanding all of the risks. Here are some things you should know before being a guarantor on a loan:

What are the Rights of a member in a group?

- You have the right and responsibility to select meeting times and locations that are convenient for all members.
- You have the right to expect feedback from the group on work you complete for the group and you have the responsibility to provide constructive feedback on the work of other group members.
- You have the right to expect group meetings to begin and end promptly and that the group will follow an agenda that outlines the tasks it expects to accomplish during the meeting. You have the responsibility to help the group fulfill these expectations by being to meetings on time and helping the group develop and follow the agenda.
- You have the right to participate in a group that works cooperative and handles disagreements constructively.

- You have the right to ask group members to limit the amount of time devoted to socialization or the discussion of extraneous topics. You have the responsibility not to engage in excessive socialization or to bring up extraneous topics. You have the responsibility to help the group stay on task.
- You have the right to expect that group members to listen to you respectfully and you have the responsibility to listen to all group members respectfully.
- You have the right to contribute to the formation of group goals, the dividing of the work among group members, and the setting of deadlines.
- You have the right to expect all group members to do their fair share of the work, and you have the right to confront group members who are not doing their fair share. You have the responsibility to complete the work assigned to you.
- You have the responsibility to be an active participant in the group process. And you have the right to expect active participation from other group members.

What are Steps to take before getting A LOAN

Before you start on the loan process,

- **Decide how much money you need**

The amount you borrow should be based on the expense you're trying to cover and your income.

- **Find the right type of loan**
- There are a wide range of personal loan types that are appropriate for different borrowers. Common types of personal loans include
- **Decide on the right type of lender**
- **Check your credit score**
- Your credit will determine how much you qualify to borrow. The better your score, the better your chance to be approved for the loan amount you want at a competitive rate.
- **Check the lender's requirements**
- Don't waste time applying for a loan that you're ineligible for.
- **Compare providers and read the fine print**
- Don't hesitate to shop around and compare lenders
- **Gather your documents and information**
- Having the required documents
- **ID.** Lenders generally accept driver's licenses or passports.
- Pin
- Loan application form
- contact information — and sometimes information about your former employers.
- **Apply for preapproval**

- Many lenders, including banks and credit unions, offer preapproval.