



Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (ECONPH) Risk-Management, (ECONPH) Savings

Student Name: _____

Date: _____

Teacher Name: Heather Greiner

Score: _____

1) What is the relationship between credit and debt?

- A) Assuming debt means more credit will be extended.
- B) Being extended credit means debt has been assumed.
- C) Credit must be extended before debt can be assumed.
- D) Debt must be assumed before credit can be extended.

Explanation:

Credit must be extended before debt can be assumed. Just because credit is extended does not mean debt is assumed; the borrower must use the credit before it becomes a debt. Likewise, assuming debt does not automatically mean more credit will be extended.

2) Which of these is the BEST example of debt?

- A) A person buys a new car.
- B) A person pays interest on a mortgage.
- C) A person deposits a paycheck into a savings account.
- D) A person withdraws money from a bank account using an ATM card.

Explanation:

An example of debt is when a person pays interest on a mortgage. Debt is a financial obligation to repay a loan, while credit is the amount a borrower may use. Furthermore, yes, that more though most people pay for cars in installments, many do pay cash for the entire value of the automobile and do not go into debt in the process.

3) Which of these factors should consumers research FIRST when they receive a credit card offer with a low introductory rate?

- A) the APR after the introductory period expires
- B) the cash advance features offered by the bank
- C) the type of card, such as secured, regular, or premium
- D) the availability of special programs, such as "cash back" programs

Explanation:

Consumers should research the APR after the introductory period expires of any credit card offer with a low introductory rate.

4) Sam receives a credit card offer in the mail. The offer contains a low introductory rate. Although all of these are important factors, which of these should be investigated FIRST before accepting the offer?

- A) the cash advance and ATM features
- B) the APR after the introductory period expires
- C) the type of card, such as secured, regular or premium
- D) availability of special programs, such as frequent flyer miles

Explanation:

Sam should investigate the APR after the introductory period expires because the initial APR often increases after a set period of time. Other useful about most features of a credit card offer are given in a disclosure box that most appear in all credit card solicitations.

Usatestprep Ccss English Answer Key

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New York Test Prep Common Core Ela Practice

Workbook Grade 3 Test Master Test Master Press New York, 2014-11-01 Updated and Expanded for the 2014 Standards and the 2014 2015 State Tests This practice test book is the perfect preparation tool for the New York Common Core English Language Arts tests It will develop all the skills that students need and provide ongoing practice with all the tasks found on the real state test Prepares Students for the New York Common Core ELA Test Includes practice for all the tasks students will complete on the Common Core ELA Test Covers all the skills assessed on the real test Flexible format allows practice sets to be completed to suit any schedule Helps students transition to the more rigorous Common Core tests Format allows for review after each set to provide feedback and promote improvement Developed Specifically to Match the 2014 2015 New

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North Carolina Test Prep Practice Test Book Ready End-of-grade Ela/Reading Grade 3 Test
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Answer Key for 5th Grade English Language Arts Assessment Practice Tests
 Joan Levy,Norman Levy,2008-09-01

Answer Key for 8th Grade English Language Arts Assessment Practice Tests Joan Levy,Norman Levy,2008-09-01

North Carolina Test Prep Practice Test Book Ready End-of-grade Ela/Reading Grade 5 Test Master Press North Carolina,2015-11-11 Preparation for North Carolina s READY End of Grade Assessments for 2015 2016 This practice test book is the perfect preparation tool for the READY End of Grade Assessments for English Language Arts Reading It includes six mini tests to introduce students to the test as well as two complete full length practice tests Complete Preparation for the READY English Language Arts Reading Assessments Begins with 6 short mini tests to give students practice answering test questions Mini tests develop key Common Core skills including close reading using evidence from texts and analyzing and evaluating texts Mini tests provide practice responding to literary and informational texts Two complete practice tests allow students to take a test just like the actual READY ELA Reading test Practice tests cover all the skills assessed on the real state tests Full answer key lists the Common Core standard assessed by each question Key Benefits of this Workbook Builds confidence by helping students prepare before taking the real test Develops all the English Language Arts and reading skills needed Provides experience answering reading comprehension questions Helps students know what to expect when taking the real tests Reduces test anxiety by allowing low stress practice Detailed answer key

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