



## Economics BOC Quiz Answer Key

Personal Finance Economics - (EMPT1) Creditworthiness, (SMPT1) Risk-Management, (SMPT2) 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, too, that even 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) David 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 he investigate 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:**

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

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