



Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (CNETPH) 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) Ravi 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:

Ravi 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 Reading Answer Key

**Karen Lourie Blanchard,Christine
Baker Root**



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Test Fundamentals: Reading Answer Key Steck Vaughan,Steck-Vaughn Company,2004-12-01

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in the Common Core State Standards About the Book This workbook is designed to develop the skills that students need to succeed on North Carolina's End of Grade Reading Comprehension test It offers a simple system for ongoing practice that will help students develop the reading comprehension skills that all North Carolina students need Each set in the workbook includes reading comprehension questions plus a core skills exercise focused on one key reading writing or language skill The 40 sets in the book allow students to gradually develop the key skills they will need while building confidence and reducing test anxiety Students will be prepared and ready for the North Carolina EOG Reading Comprehension test Key Features 40 reading mini tests to make test preparation simple Short passages and question sets allow for easy 20 minute practice sessions Easily integrates with student learning throughout the year Covers the same skills tested on the state test Includes exercises focused on developing the reading writing and language skills described in the Common Core State Standards Includes additional information and teaching notes on the key reading skills that North Carolina students need to master About the Common Core Standards The state of North Carolina has adopted the Common Core State Standards These standards describe what students are expected to learn Student learning is based on these standards throughout the year and the state test includes questions that assess whether students have the skills described in the standards This workbook has been expanded to include core skills exercises focused on the reading writing and language skills described in the Common Core State Standards The exercises have a range of formats and are designed to challenge students As students gain the reading comprehension skills that will assist them on the state test they will also develop these broader skills that will help them in all areas

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