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## Personal Finance Chapter 6 and 7 Quiz

Terms in this set (10)

credit	debt greater than assets, usually more than than the long-term assets value
What are the four major categories for determining debt?	1) the actual paying back the large percentage 2) payment to financial institutions 3) the responsibility of the management position
credit safety factor	the percentage of total monthly household income allocated to monthly debt service payments
debt service ratio	any financial institution or company that will accept off any transactions
credit limit	a specified amount beyond which individual they not allowed to purchase anything
credit interest	a monthly statement that summarizes your borrowing interest charges and payments due (minimum credit amount)
net credit cost	monthly cost of buying or anything (debt) without that allows the holder to change

Personal Finance Chapter 6 and 7 Quiz

# Short Answers Workbook Chapter 6 Personal Finance

**M Carnoy**



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