

Name: \_\_\_\_\_  
Date: \_\_\_\_\_

## Personal Finance Quiz

1. Which of the following is an advantage of having a checking account?

- a. It helps build credit history.
- b. It earns high interest rates.
- c. It offers overdraft protection.
- d. It has no transaction fees.

2. What is a potential disadvantage of having a savings account?

- a. Limited access to funds.
- b. Higher interest rates compared to other accounts.
- c. No opportunity for earning interest.
- d. Monthly maintenance fees.

3. Which of the following factors can affect an individual's credit score?

- a. Employment history.
- b. Age and gender.
- c. Monthly income.
- d. Frequency of credit card usage.

4. How is a credit score calculated?

- a. Based on the number of credit cards owned.
- b. It is determined by just one factor.
- c. By analyzing payment history and debt utilization.
- d. It is solely based on credit card balances.

## Apexvs Personal Finance Quiz Answers

**Lam, Alan, Nutakki,  
Nirmala, Renaissance Corporate  
Services, Behara, Natalie**

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Personal Finance Test Key Units 1-5 (RES) Responsive Education Solutions Staff,2019-08      **Personal Finance Trivia Quiz for Smart Teens, Beginners, and Adults** Uwrites,2024-05-18 Personal Finance Trivia Quiz for Smart Teens Savvy Beginners and Seasoned Adults is a fun financial literacy games book      *Mathematics of Personal Finance 11. Computerized Test Manager [electronic Resource]* Lam, Alan,Nutakki, Nirmala,Renaissance Corporate Services,Behara, Natalie,2002

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