



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) 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.

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Classrooms as Learning Communities Chris Watkins, 2005-05-27 This book presents the practice and vision of classrooms that operate as learning communities World History: Connections to Today Prentice Hall (School Division),

PM-TAK United States. Department of Labor, 1969 **Math Tests Answer Key Grd 1 3rd Edition** 216259, BJU Press, 2007-02-09 A copy of each chapter test with an answer overprint Other coordinating items include Math 1 Teacher s Edition Math 1 Teacher s Visual Packet Math 1 Activity Book Math 1 Student Worktext Math 1 Student Manipulative Packet Math 1 tests for one student or Math 1 tests for five students **Practical English Level 365 Volume 1 Answer Key**

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Advanced Math Answer Key & Tests Second Edition John H. Saxon, Jr., Saxon, 1591, 2005 Home School Advanced Math 2nd Edition Packet with Test Forms 31 Test Forms for homeschooling full step by step solutions to all homeschool tests answer key to all student textbook problem sets **American Republic Tests Answer Key** 123067, 2004-11-18 Answers to the test questions for American Republic second edition grade 8 *Biology* Kenneth Raymond Miller, Joseph S. Levine, Pearson/Prentice Hall, Discovery Education (Firm), 2008 *Journeys in Math 9. Student Text Answer Key* Bober, William C, 1988

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