



## Economics EOC Quiz Answer Key

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Score: \_\_\_\_\_

1) What is the relationship between credit and debt?

- A) Assuming debt means that credit will be extended.
- B) Having extended a credit means debt has been incurred.
- 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 credit will be extended.

2) Which of these is the BPLT example of debt?

- A) a person buys a movie ticket.
- B) a person pays interest on a mortgage.
- C) a person disappears or disappears from a family document.
- 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 for money or favors, with the creditor to the borrower, in return for a specific service. Likewise, the BPLT example of debt is when the creditor holds on to the automobile until the consumer can pay back the principal and also pay back interest on the principal.

3) Which of these factors should consumers research if BPLT when they receive a credit card offer with a low introductory rate?

- A) the APR after the introductory period expires.
- B) the credit utilization features offered by the bank.
- C) the type of card, such as secured, regular, or premium.
- D) the availability of special programs, such as "Gold Card" programs.

Explanation:

Consumers should research the APR after the introductory period expires of any credit card offer with a low introductory rate.

4) Many institutions credit card offer in the mail. The offer contains a low introductory rate, although not for the card. Likewise, many of these should be investigated in BPLT before accepting the offer?

- A) the credit utilization and APR 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 flier miles.

Explanation:

Many should investigate the APR after the introductory period expires because this initial APR often increases after a low period of time. After that, others interest features of a credit card offer are often the most important than that initial approach for a credit card application.

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