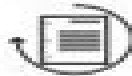




test your credit knowledge answer key

The following questions are designed to help you remember the credit information just covered in class.



directions

In the spaces provided, answer each of the following questions about credit.

List five things you can do to build a credit history.

- Establish a steady work record.
- Pay all bills promptly.
- Open a checking account and don't bounce checks.
- Open a savings account and make regular monthly payments.
- Apply for a small loan using your savings account for collateral and then pay it back as agreed.
- Get a co-signer for a loan and pay back the loan as agreed.

When a prospective creditor evaluates a credit application, they look for the three C's: Character, Capital, and Capacity. For each of the following statements, write the letter that corresponds to each statement's specific characteristic.

a) Character

b) Capital

c) Capacity

6. b Do you have a savings account?
7. a Have you used credit before?
8. a How long have you lived at your present address?
9. c Do you have a steady job?
10. a Do you pay your bills on time?
11. c What are your current debts and your current living expenses?

List the four major categories of information that appear on a credit report.

12. Identification and employment data
13. Payment history
14. Inquiries
15. Public record information

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J Elliott



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Table of Contents Money Skills Org Answer Key

1. Understanding the eBook Money Skills Org Answer Key
 - The Rise of Digital Reading Money Skills Org Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Money Skills Org Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Money Skills Org Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Money Skills Org Answer Key
 - Personalized Recommendations
 - Money Skills Org Answer Key User Reviews and Ratings
 - Money Skills Org Answer Key and Bestseller Lists
5. Accessing Money Skills Org Answer Key Free and Paid eBooks

- Money Skills Org Answer Key Public Domain eBooks
- Money Skills Org Answer Key eBook Subscription Services
- Money Skills Org Answer Key Budget-Friendly Options
- 6. Navigating Money Skills Org Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Money Skills Org Answer Key Compatibility with Devices
 - Money Skills Org Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Money Skills Org Answer Key
 - Highlighting and Note-Taking Money Skills Org Answer Key
 - Interactive Elements Money Skills Org Answer Key
- 8. Staying Engaged with Money Skills Org Answer Key
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 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Money Skills Org Answer Key
- 9. Balancing eBooks and Physical Books Money Skills Org Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Money Skills Org Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Money Skills Org Answer Key
 - Setting Reading Goals Money Skills Org Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Money Skills Org Answer Key
 - Fact-Checking eBook Content of Money Skills Org Answer Key
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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