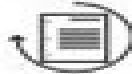




test your credit knowledge answer key

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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CH Cherryholmes



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101 Solutions for School Counselors and Leaders in Challenging Times Stuart F. Chen-Hayes, Melissa S. Ockerman, E.C.M. Mason, 2013-11-09 School counseling strategies that promote student success So much is expected to prepare today's students for success academic achievement career and college readiness emotional and social competency to name a few School counselors can make an enormous positive difference in children's lives Yet school counseling programs are in crisis because of undefined roles skyrocketing student counselor ratios and decreasing budgets Leaders and counselors must move away from outdated roles and embrace school counseling programs that ensure readiness for ALL students In a succinct Q A format the authors provide school counselors and educational leaders with 101 solutions to common counseling issues across the K 12 spectrum on topics ranging from data driven counseling to bullying collaboration and equity Stories of school counselors and educational leaders who have successfully implemented these solutions Numerous print and digital resources for further exploration including online supplements Discover a wealth of affordable counseling practices that make your job easier and more effective demonstrate the power of a school counselor and help all students succeed 101 Solutions for School Counselors and Leaders in Challenging Times is an invaluable resource for all professional school counselors developing a comprehensive school counseling program to ensure college and career readiness for all K 12 students Diane Smith School Counselor Smithport Area School District PA With a focus on core standards social justice and evidence based programs and services this book is a must have for anyone interested in a comprehensive practical approach to school counseling strategies that promote student success Tamara Davis Professor Marymount University Arlington VA Partnerships and Collaborations in Public Library Communities: Resources and Solutions Ellis, Karen, 2011-12-31 This book shows how partnerships can be cultivated through projects programming funding and extending the library's presence through unique avenues offering librarians a better understanding of what might be possible for their situational requirements and limitations Provided by publisher **The State of Financial Literacy and Education in America** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2003 **Promoting Health and Addressing Disparities Amongst Indigenous Populations** Esteban Ortiz-Prado, Jorge Vasconez-Gonzalez, Rene L. Begay, Juan Sebastian Izquierdo-Condoy, 2025-01-31 Indigenous populations have experienced centuries of oppression marginalization and discrimination In the present day this has left these populations even more vulnerable as they must confront a significant number of public health challenges to uphold their health and well being Indigenous peoples life expectancy is up to twenty years lower compared to non Indigenous people which can be attributed to the fact that these populations have an increased likelihood to be disproportionately affected by social determinants of health with poorer health outcomes These health outcomes contribute to the wide range of health burdens and disparities experienced by Indigenous populations including increased prevalence of chronic disease infectious

disease and availability and accessibility of quality health care and treatment *Healthcare Financial Management* ,2008

Business Education (UBEA) Forum ,2006 **Sustainable Digital Finance** Ingrid-Gabriela Hoven, *Active Skills for Reading Book 1 2e-Teachers Manual* Neil J. Anderson,2007-03 **PGT Commerce Previous Years Questions**

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