



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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Table of Contents Usatestprep Rn Answer Key

1. Understanding the eBook Usatestprep Rn Answer Key
 - The Rise of Digital Reading Usatestprep Rn Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Usatestprep Rn 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 Usatestprep Rn Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Usatestprep Rn Answer Key
 - Personalized Recommendations
 - Usatestprep Rn Answer Key User Reviews and Ratings
 - Usatestprep Rn Answer Key and Bestseller Lists
5. Accessing Usatestprep Rn Answer Key Free and Paid eBooks
 - Usatestprep Rn Answer Key Public Domain eBooks

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