



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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13 The New Frontier Vietnam and Social Upheaval 1960 1972 14 Watergate Carter and the New Conservatism 1972 2001 AP UNITED STATES HISTORY PRACTICE TESTS Test 1 Answer Sheet Answer Key Detailed Explanations of Answers Test 2 Answer Sheet Answer Key Detailed Explanations of Answers Test 3 Answer Sheet Answer Key Detailed Explanations of Answers Test 4 Answer Sheet Answer Key Detailed Explanations of Answers Test 5 Answer Sheet Answer Key Detailed Explanations of Answers Test 6 Answer Sheet Answer Key Detailed Explanations of Answers AP US HISTORY EXCERPT ABOUT THE BOOK This book gives you all the tools you ll need to master the Advanced Placement Examination in United States History REA s concise review is the perfect companion to your textbook readings and classroom discussion And our six full length practice tests all based on the current format of the AP exam mirror the actual test taking experience We don t stop there however Following each exam you ll find an answer key complete with detailed explanations that tell you not just what s correct but why By studying our review section completing all six practice exams and carefully checking the answer explanations you ll be able to completely inventory your strengths and weaknesses Follow our study schedule see page x and when test day rolls around you ll have everything you need to be completely at ease with the material Teachers too will find this book an excellent resource for the Advanced Placement course in U S History In fact many AP instructors use it as a supplementary text because it so comprehensively supports and addresses specific curriculum objectives for the course and exam ABOUT THE TEST The Advanced Placement Program is designed to allow high school students to pursue college level studies while attending high school The three hour five minute AP U S History exam is usually given to high school students who have completed a year s study in a college level U S History course The test results are then used to determine the awarding of course credit and or advanced course placement in college According to the College Board students taking this exam are called upon to demonstrate systematic factual knowledge and bring to bear critical persuasive analysis of the full sweep of U S history This is why we make every effort to establish and build upon context for you rather than encouraging rote memorization of disconnected facts The AP U S History Exam is divided into two sections 1 Multiple Choice This section is composed of 80 multiple choice questions designed to gauge your ability to understand and analyze U S history from the Colonial period to the present The majority of the questions however are based on 19th and 20th century history This section tests factual knowledge scope of preparation and knowledge based analytical skills You ll have 55 minutes to complete this section which accounts for 50 percent of your final grade 2 Free Response This section is composed of three essay questions designed to measure your ability to write coherent intelligent well organized essays on historical topics The essays require you to demonstrate mastery of historical interpretation and the ability to express views and knowledge in writing The essays may relate documents to different areas analyze common themes of different time periods or compare individual and group experiences which reflect socioeconomic racial gender and ethnic differences Part A consists of a mandatory 15 minute reading period followed by 45 minutes during which you must answer a document based question DBQ which changes from

year to year In Part B the student chooses to answer on two of the topics that are given You will have 70 minutes to write these essays The free response section counts for 50 percent of your final grade These topics are broken down into thirds Political Institutions 1 3rd Social and Economic Change 1 3rd Behavior and Public Policy Diplomacy and International Relations Intellectual and Cultural Development 1 3rd The time periods covered are as follows Pre Colonial through 1789 1 6th of exam 1790 1914 1 2 of exam 1915 present 1 3rd of exam

ABOUT THE REVIEW SECTION This book begins with REA's concise yet thorough 230 page review of U S history designed to acquaint you with the exam's scope of coverage Our review covers these topics and historical time periods The Colonial Period 1500 1763 The American Revolution 1763 1787 The United States Constitution 1787 1789 The New National 1789 1824 Jacksonian Democracy and Westward Expansion 1824 1850 Sectional Conflict and The Causes of the Civil War 1850 1860 The Civil War and Reconstruction 1860 1877 Industrialism War and the Progressive Era 1877 1912 Wilson and World War I 1912 1920 The Roaring Twenties and Economic Collapse 1920 1929 The Great Depression and the New Deal 1929 1941 World War II and the Post War Era 1941 1960 The New Frontier Vietnam and Social Upheaval 1960 1972 Watergate Carter and the New Conservatism 1972 2001

SCORING THE EXAM The multiple choice section of the exam is scored by crediting each correct answer with one point and deducting one fourth of a point for each incorrect answer You will neither receive a credit nor suffer a deduction for unanswered questions The free response essays are graded by instructors and professors from across the country who come together each June for a week of non stop AP essay grading Each essay booklet is read and scored by several graders Each grader provides a score for the individual essays The DBQ is scored on a scale from 0 to 15 0 being the lowest and 15 the highest Each topic based essay receives a score from 0 to 9 These scores are concealed so that each grader is unaware of the previous graders assessments When the essays have been graded completely the scores are averaged one score for each essay so that the free response section generates three scores The total weight of the free response section is 50 percent of the total score Your work in the multiple choice section counts for the other 50 percent Each year grades fluctuate slightly because the grading scale is adjusted to take into account the performance of the total AP U S History test taker population When used with the corresponding chart the scoring method we present here will strongly approximate the score you would receive if you were sitting for the actual AP U S History exam

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SCORING THE FREE RESPONSE SECTION For the free response section use this formula to calculate your raw score DBQ Essay 1 Essay 2 raw score round to the nearest whole number You may want to give your essays three different grades such as a 13 10 and an 8 and then calculate your score three ways as if you did

United States History Builder for Admission and Standardized Tests The Editors of Rea, 1995-02 The Skill Builders help students prepare for the specific skills and subjects tested on an exam They are designed to tutor students on every skill level from high school to

graduate or professional school Keys are included to show students which chapters to study for specific tests REA s United States History Builder reviews all United States history questions covered on standardized tests such as the AP U S History CLEP GRE History and the SAT II American History and Social Studies exams Topics covered range from the Colonial period to Watergate Carter and the New Conservatism *Books and Pamphlets, Including Serials and Contributions to Periodicals* Library of Congress. Copyright Office,1968 *Resources in Education* ,1996 The United States Catalog ,1903 **DOD Pam** United States. Office of Armed Forces Information and Education, *Cracking the AP World History Exam* Monty Armstrong,David Daniel,Princeton Review (Firm),Abby Kanarek,Alexandra Freer,2004-02-03 The Princeton Review realizes that acing the AP World History Exam is very different from getting straight A s in school We don t try to teach you everything there is to know about world history only what you ll need to score higher on the exam There s a big difference In *Cracking the AP World History Exam* we ll teach you how to think like the test makers and Focus on the key ideas and information by using the History Review structured to help you wade through thousands of facts Nail the essay questions by learning how to compare and contrast across civilizations and through the centuries Learn time tested Princeton Review techniques for answering multiple choice questions and acing essays This book includes 2 full length practice AP World History tests All of our practice test questions are like the ones you ll see on the actual exam and we fully explain every answer **Framework for the use of systematic review in chemical risk assessment** ,2021-11-03 Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office Library of Congress. Copyright Office,1941 **The United States Catalog** Mary Burnham,Carol Hurd,1928 Alfred's Essentials of Music Theory Andrew Surmani,Karen Farnum Surmani,Morton Manus,2007 Alfreds Essentials of Music Theory is designed for students of any age whether listeners or performers who want to have a better understanding of the language of music In this all in one theory course you will learn the essentials of music through concise lessons practice your music reading and writing skills in the exercises improve your listening skills with the available ear training CDs included with this item and test your knowledge with a review that completes each unit This Alto Clef edition includes primarily alto clef examples but also presents treble and bass clef examples The Student Complete Book includes Books 1 3 in a spiral bound format Book 1 Lessons 1 25 Staff Notes and PitchesTreble Bass ClefsGrad Staff Ledger LinesNote ValuesMeasure Bar Line and Double Bar2 4 3 4 4 4 Time SignaturesWhole Half Quarter Notes RestsDotted Half Quarter NotesTies SlursRepeat Sign 1st 2nd Endings *SAT II* Dr James R Ogden,Research & Education Association Editors,Research & Education Association,1990-06 **The Friday Review of Defense Literature** ,1983 **The United States Catalog** Eleanor E. Hawkins,1921 **SAT II** Gary Land,Ronald John Lettieri,1990-01-01 REA s test preparation book for the SAT II United States History includes six full length practice exams based on official exam questions released by the College Board Also included is a comprehensive

review course of US History covering all major topics found on the exam For college bound high school students who want the best test preparation for this exam **Cracking the ACT, 2005 Edition** Princeton Review (Firm),2005-01-04 The country s leading test prep company offers students proven techniques nad strategies for scoring high on the American College Testing Assessment Includes two sample tests **The United States Catalog Supplement, January 1918-June 1921** Eleanor E. Hawkins,1921

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