



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.

Usatestprep Answers Key Reading

Beatrice S. Mikulecky



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North Carolina Test Prep Practice Test Book End-of-grade Reading Comprehension Grade 3 Test Master Press North Carolina, 2011-09-01 It's all new and updated for North Carolina's 2011-2012 End of Grade Reading Comprehension test. This practice test book is the perfect preparation tool for the EOG Reading Comprehension test. It contains 6 reading mini tests to ease students into test preparation and help students develop the reading comprehension skills they will need for the state test. It includes 6 focused vocabulary quizzes that cover all the vocabulary skills that are assessed on the state test. It includes a full length EOG Reading Comprehension test just like the real state test. There is no better way to prepare for the EOG Reading Comprehension test than to take it. Build confidence by using the tests to improve student performance. Reduce test anxiety by allowing the student to practice taking the EOG Reading Comprehension test. Find out what score a student is likely to get before they take the real test. Use the tests in revision so students develop the skills to answer all types of reading comprehension questions. Use the full answer key and skills list to identify exactly what skills the student is missing. Use the included teaching notes to ensure that students have a full understanding of the key reading skills that North Carolina students need. [North Carolina Test Prep Reading Workbook Pssa End-of-grade Reading Comprehension Grade 4](#) Test Master Press North Carolina, 2011-07-01 New and Updated for 2012-2013. The increased difficulty will prepare students for the more rigorous End of Grade Reading Comprehension test. The wider range of exercises will challenge students and help students master reading comprehension skills. The core skills exercises will develop the reading writing and language skills described in the Common Core State Standards. About the Book This workbook is designed to develop the skills that students need to succeed on North Carolina's End of Grade Reading Comprehension test. It offers a simple system for ongoing practice that will help students develop the reading comprehension skills that all North Carolina students need. Each set in the workbook includes reading comprehension questions plus a core skills exercise focused on one key reading writing or language skill. The 40 sets in the book allow students to gradually develop the key skills they will need while building confidence and reducing test anxiety. Students will be prepared and ready for the North Carolina EOG Reading Comprehension test. Key Features 40 reading mini tests to make test preparation simple. Short passages and question sets allow for easy 20 minute practice sessions. Easily integrates with student learning throughout the year. Covers the same skills tested on the state test. Includes exercises focused on developing the reading writing and language skills described in the Common Core State Standards. Includes additional information and teaching notes on the key reading skills that North Carolina students need to master. About the Common Core Standards The state of North Carolina has adopted the Common Core State Standards. These standards describe what students are expected to learn. Student learning is based on these standards throughout the year and the state test includes questions that assess whether students have the skills described in the standards. This workbook has been expanded to include core skills exercises focused on the reading writing and language

skills described in the Common Core State Standards The exercises have a range of formats and are designed to challenge students As students gain the reading comprehension skills that will assist them on the state test they will also develop these broader skills that will help them in all areas *Ready to Read Now Answer Key* Karen Lourie Blanchard,Christine Baker Root,2004-07 Features Sharpen Your Reading Skills provides explicit instruction as well as extensive practice and recycling Be an Active Reader features high interest readings that allow students to apply their skills As You Read activities including completion of charts graphs and outlines encourage reading with a purpose Sharpen Your Vocabulary Skills includes word attack skills ranging from Using a Dictionary to Using Context Clues Express Your Ideas and Explore the Web extend and enrich the reading experience Read Faster helps build reading fluency and accuracy Practice with word parts synonyms and antonyms idioms compound words and word maps **North Carolina Test Prep Reading Workbook End-of-Grade Reading Comprehension Grade 3** Test Master Press North Carolina,2011-07-01 New and Updated for 2012 2013 The increased difficulty will prepare students for the more rigorous End of Grade Reading Comprehension test The wider range of exercises will challenge students and help students master reading comprehension skills The core skills exercises will develop the reading writing and language skills described in the Common Core State Standards About the Book This workbook is designed to develop the skills that students need to succeed on North Carolina s End of Grade Reading Comprehension test It offers a simple system for ongoing practice that will help students develop the reading comprehension skills that all North Carolina students need Each set in the workbook includes reading comprehension questions plus a core skills exercise focused on one key reading writing or language skill The 40 sets in the book allow students to gradually develop the key skills they will need while building confidence and reducing test anxiety Students will be prepared and ready for the North Carolina EOG Reading Comprehension test Key Features 40 reading mini tests to make test preparation simple Short passages and question sets allow for easy 20 minute practice sessions Easily integrates with student learning throughout the year Covers the same skills tested on the state test Includes exercises focused on developing the reading writing and language skills described in the Common Core State Standards Includes additional information and teaching notes on the key reading skills that North Carolina students need to master About the Common Core Standards The state of North Carolina has adopted the Common Core State Standards These standards describe what students are expected to learn Student learning is based on these standards throughout the year and the state test includes questions that assess whether students have the skills described in the standards This workbook has been expanded to include core skills exercises focused on the reading writing and language skills described in the Common Core State Standards The exercises have a range of formats and are designed to challenge students As students gain the reading comprehension skills that will assist them on the state test they will also develop these broader skills that will help them in all areas *Washington Test Prep English Language Arts Common Core Reading Grade 4* Test Master Press Washington,2014-10-23 Matches the 2015 2016

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