



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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Kathleen Armour

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Table of Contents Usatestprep Personalfinance Answers

1. Understanding the eBook Usatestprep Personalfinance Answers
 - The Rise of Digital Reading Usatestprep Personalfinance Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Usatestprep Personalfinance Answers
 - 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 Personalfinance Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Usatestprep Personalfinance Answers
 - Personalized Recommendations
 - Usatestprep Personalfinance Answers User Reviews and Ratings
 - Usatestprep Personalfinance Answers and Bestseller Lists
5. Accessing Usatestprep Personalfinance Answers Free and Paid eBooks
 - Usatestprep Personalfinance Answers Public Domain eBooks
 - Usatestprep Personalfinance Answers eBook Subscription Services
 - Usatestprep Personalfinance Answers Budget-Friendly Options
6. Navigating Usatestprep Personalfinance Answers eBook Formats

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