



## Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (CWEPTG) Risk-Management, (CWEPTG) 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) Sam 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 be investigated 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:

Sam 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 Puzzles Answer Key For English**

1. Understanding the eBook Usatestprep Puzzles Answer Key For English
  - The Rise of Digital Reading Usatestprep Puzzles Answer Key For English
  - Advantages of eBooks Over Traditional Books
2. Identifying Usatestprep Puzzles Answer Key For English
  - 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 Puzzles Answer Key For English
  - User-Friendly Interface
4. Exploring eBook Recommendations from Usatestprep Puzzles Answer Key For English
  - Personalized Recommendations
  - Usatestprep Puzzles Answer Key For English User Reviews and Ratings
  - Usatestprep Puzzles Answer Key For English and Bestseller Lists

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

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
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