



Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (CNETPTG) Risk-Management, (CNETPH) Earnings

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 even 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, albeit 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 Usa Test Prep Answers Guide

1. Understanding the eBook Usa Test Prep Answers Guide
 - The Rise of Digital Reading Usa Test Prep Answers Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Usa Test Prep Answers Guide
 - 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 Usa Test Prep Answers Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Usa Test Prep Answers Guide
 - Personalized Recommendations

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

- 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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