



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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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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America Will Be Houghton Mifflin,Houghton Mifflin Company,2006-01-01 **The Americans** McDougal Littell

Incorporated,2002-01-22 *Great Source Aim Answer Keys Grade 9, Level I* Great Source,2001-06-08 Quality cross curricular fiction and nonfiction selections Step by step reading comprehension and test taking strategies Key reading skills including finding main ideas identifying sequences and making predictions and other inferences Clear layout and visually appealing illustrations **School reading** ,2013 Holt Mcdougal United States History ,2011-01-06 Keys to

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Fundamentals: Reading Answer Key Steck Vaughan, Steck-Vaughn Company, 2004-12-01

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Table of Contents Usatestprep Answers Key Reading

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

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