



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 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) 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, 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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Key Benefits of this Workbook

Short passages and question sets build confidence Ongoing practice develops strong reading comprehension skills Reduces test anxiety by allowing low stress practice Allows for convenient revision and practice as the student learns Provides experience with a range of passage types Develops the skills students need to perform well on assessments

New York Test Prep Common Core ELA Practice Workbook Grade 3 Test Master Test Master Press New York, 2014-11-01 Updated and Expanded for the 2014 Standards and the 2014 2015 State Tests This practice test book is the perfect preparation tool for the New York Common Core English Language Arts tests It will develop all the skills that students need and provide ongoing practice with all the tasks found on the real state test Prepares Students for the New York Common Core ELA Test Includes practice for all the tasks students will complete on the Common Core ELA Test Covers all the skills assessed on the

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New York Test Prep Reading and Writing Common Core Workbook Grade 5 Test Master Test Master Press New York, 2014-12-29 This workbook is specifically designed to develop Common Core writing skills Students will write in response to passages as well as write narratives opinion pieces and essays Students will gain experience completing research projects and edit and revise their work This workbook will develop the Common Core writing skills that students need while preparing students for the more rigorous reading and writing tasks on the New York Common Core English Language Arts Test Provides Ongoing Skill Development and Practice Ten convenient practice sets allow for ongoing skill development Each practice set contains two reading comprehension tasks focused on writing in response to passages Each practice set contains two writing tasks where students write a short story personal narrative opinion piece or essay Guided writing tasks include hints planning activities and review checklists to guide students and encourage strong skill development Each set includes additional core skills exercises that focus on key writing skills Key Benefits of this Workbook Flexible format allows practice sets to be completed to suit any schedule Helps students transition to the more rigorous New York Common Core ELA Test Develops the writing skills that are emphasized by the new Common Core standards More rigorous tasks encourage deeper understanding and more advanced thinking Format allows for review after each set to provide feedback and promote improvement Preparation for the New York Common Core English Language Arts Test Provides extensive experience providing written answers to reading comprehension questions Develops the skills that students need to write effective essays Gives students practice completing rigorous reading and writing tasks Has a strong focus on using evidence from texts Builds higher order thinking skills such as analyzing and evaluating texts Full Coverage of the Common Core Standards Covers all the types of writing in the Common Core standards including opinion pieces informative explanatory texts and narratives Includes exercises for additional Common Core skills including completing research projects and gathering information from sources Reading comprehension tasks develop strong Common Core reading skills

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