



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, too, 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 Answer Key To Usatestprep

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

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