



Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (CWEPTG) Risk-Management, (CWEPTG) 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 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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John H. Saxon, Jr., Saxon, 1591

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Classrooms as Learning Communities Chris Watkins, 2005-05-27 This book presents the practice and vision of classrooms that operate as learning communities **World History: Connections to Today** Prentice Hall (School Division),

PM-TAK United States. Department of Labor, 1969 **Math Tests Answer Key Grd 1 3rd Edition** 216259, BJU Press, 2007-02-09 A copy of each chapter test with an answer overprint Other coordinating items include Math 1 Teacher s Edition Math 1 Teacher s Visual Packet Math 1 Activity Book Math 1 Student Worktext Math 1 Student Manipulative Packet Math 1 tests for one student or Math 1 tests for five students **Biology** Kenneth Raymond Miller, Joseph S. Levine, Pearson/Prentice Hall, Discovery Education (Firm), 2008 **Saxon Advanced Math Answer Key & Tests Second Edition** John H. Saxon, Jr., Saxon, 1591, 2005 Home School Advanced Math 2nd Edition Packet with Test Forms 31 Test Forms for homeschooling full step by step solutions to all homeschool tests answer key to all student textbook problem sets

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Answer Key To Usatestprep: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the engaging narratives that have captivated audiences this year. Answer Key To Usatestprep : Colleen Hoover "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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