

test your credit knowledge answer key

The following questions are designed to help you remember the credit information just covered in class.



directions

In the spaces provided, answer each of the following questions about credit.

List five things you can do to build a credit history.

- Establish a steady work record.
- Pay all bills promptly.
- Open a checking account and don't bounce checks.
- Open a savings account and make regular monthly payments.
- Apply for a small loan using your savings account for collateral and then pay it back as agreed.
- Get a co-signer for a loan and pay back the loan as agreed.

When a prospective creditor evaluates a credit application, they look for the three C's: Character, Capital, and Capacity. For each of the following statements, write the letter that corresponds to each statement's specific characteristic.

 a) Character 	
AND DESCRIPTION OF THE PERSON NAMED IN	æ

b) Capital

c) Capacity

- 6. b Do you have a savings account?
- 7. __a_ Have you used credit before?
- How long have you lived at your present address?
- 9. ___C Do you have a steady job?
- Do you pay your bills on time?
- 11. __C What are your current debts and your current living expenses?

List the four major categories of information that appear on a credit report.

- 12. Identification and employment data
- 13. Payment history
- Inquiries
- 15. Public record information

Answer Key For All Practical Purposes

James Elliot (Mathematician.)

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piece Malhotra and co authors discuss DesiCrew as a unique business process outsourcing BPO initiative in the context of rural areas in India A Complete Treatise on Practical Geometry and Mensuration James Elliot (Mathematician.),1845

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