



Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (CWEPTG) Risk-Management, (CWEPTG) 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) 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?

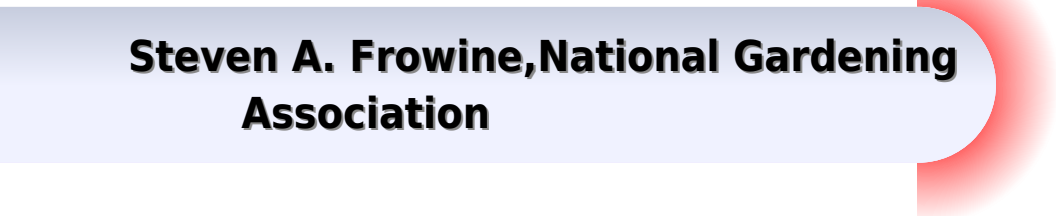
- A) the cash advance and ATM features
- B) the APR after the introductory period expires
- C) the type of card, such as secured, regular or premium
- D) availability of special programs, such as frequent flyer miles

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 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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**Steven A. Frowine, National Gardening
Association**



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ease with the material Teachers too will find this book an excellent resource for the Advanced Placement course in U S History In fact many AP instructors use it as a supplementary text because it so comprehensively supports and addresses specific curriculum objectives for the course and exam

ABOUT THE TEST The Advanced Placement Program is designed to allow high school students to pursue college level studies while attending high school The three hour five minute AP U S History exam is usually given to high school students who have completed a year s study in a college level U S History course The test results are then used to determine the awarding of course credit and or advanced course placement in college According to the College Board students taking this exam are called upon to demonstrate systematic factual knowledge and bring to bear critical persuasive analysis of the full sweep of U S history This is why we make every effort to establish and build upon context for you rather than encouraging rote memorization of disconnected facts The AP U S History Exam is divided into two sections

1 Multiple Choice This section is composed of 80 multiple choice questions designed to gauge your ability to understand and analyze U S history from the Colonial period to the present The majority of the questions however are based on 19th and 20th century history This section tests factual knowledge scope of preparation and knowledge based analytical skills You ll have 55 minutes to complete this section which accounts for 50 percent of your final grade

2 Free Response This section is composed of three essay questions designed to measure your ability to write coherent intelligent well organized essays on historical topics The essays require you to demonstrate mastery of historical interpretation and the ability to express views and knowledge in writing The essays may relate documents to different areas analyze common themes of different time periods or compare individual and group experiences which reflect socioeconomic racial gender and ethnic differences

Part A consists of a mandatory 15 minute reading period followed by 45 minutes during which you must answer a document based question DBQ which changes from year to year In **Part B** the student chooses to answer on two of the topics that are given You will have 70 minutes to write these essays The free response section counts for 50 percent of your final grade These topics are broken down into thirds

Political Institutions 1 3rd **Social and Economic Change** 1 3rd **Behavior and Public Policy Diplomacy and International Relations Intellectual and Cultural Development** 1 3rd

The time periods covered are as follows

Pre Colonial through 1789 1 6th of exam **1790 1914** 1 2 of exam **1915 present** 1 3rd of exam

ABOUT THE REVIEW SECTION This book begins with REA s concise yet thorough 230 page review of U S history designed to acquaint you with the exam s scope of coverage Our review covers these topics and historical time periods

The Colonial Period 1500 1763 **The American Revolution** 1763 1787 **The United States Constitution** 1787 1789 **The New National** 1789 1824 **Jacksonian Democracy and Westward Expansion** 1824 1850 **Sectional Conflict and The Causes of the Civil War** 1850 1860 **The Civil War and Reconstruction** 1860 1877 **Industrialism War and the Progressive Era** 1877 1912 **Wilson and World War I** 1912 1920 **The Roaring Twenties and Economic Collapse** 1920 1929 **The Great Depression and the New Deal** 1929 1941 **World War II and the Post War Era** 1941 1960 **The New Frontier Vietnam and Social Upheaval** 1960 1972 **Watergate**

Carter and the New Conservatism 1972 2001

SCORING THE EXAM

The multiple choice section of the exam is scored by crediting each correct answer with one point and deducting one fourth of a point for each incorrect answer You will neither receive a credit nor suffer a deduction for unanswered questions The free response essays are graded by instructors and professors from across the country who come together each June for a week of non stop AP essay grading Each essay booklet is read and scored by several graders Each grader provides a score for the individual essays The DBQ is scored on a scale from 0 to 15 0 being the lowest and 15 the highest Each topic based essay receives a score from 0 to 9 These scores are concealed so that each grader is unaware of the previous graders assessments When the essays have been graded completely the scores are averaged one score for each essay so that the free response section generates three scores The total weight of the free response section is 50 percent of the total score Your work in the multiple choice section counts for the other 50 percent Each year grades fluctuate slightly because the grading scale is adjusted to take into account the performance of the total AP U S History test taker population When used with the corresponding chart the scoring method we present here will strongly approximate the score you would receive if you were sitting for the actual AP U S History exam

SCORING THE MULTIPLE CHOICE SECTION

For the multiple choice section use this formula to calculate your raw score

$$\text{Number right} - \frac{1}{4} \times \text{Number wrong} = \text{raw score}$$

round to the nearest whole number

SCORING THE FREE RESPONSE SECTION

For the free response section use this formula to calculate your raw score

$$\text{DBQ Essay 1} + \text{Essay 2} = \text{raw score}$$

round to the nearest whole number You may want to give your essays three different grades such as a 13 10 and an 8 and then calculate your score three ways as if you did

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Maire Loughran, 2020-12-30 Learn to speak fluent finance and ace your exams Warren Buffett said that accounting is the language of business And for many accounting and

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Management For Dummies Daniel Stanton,2023-02-14 Putting together all the links in the supply chain Supply Chain Management For Dummies gives you the full rundown on what a supply chain is how it works how to optimize it and the best education for a rewarding supply chain career This new edition is fully updated for changes to the supply chain in a post Covid world You ll learn about the latest supply chain technologies analytics and data based optimization and new strategies for delivering on your organization s promises This approachable resource can take your supply chain management skills to the next level with step by step explanations expert tips and real life examples Gain a foundational knowledge of issues in supply chain management Learn about today s global supply chains plus trends like reshoring and near shoring Wrap your mind around how an organization s moving parts can be coordinated in today s high tech world Discover strategies for dealing with disruptions focusing on diversity and increasing resilience This For Dummies guide is great for entry level supply chain professionals and anyone who needs an update on need to know concepts and recent changes in supply chain management **Networking For Dummies** Doug Lowe,2020-07-21 Set up a secure network at home or the office Fully revised to cover Windows 10 and Windows Server 2019 this new edition of the trusted Networking For Dummies helps both beginning network administrators and home users to set up and maintain a network Updated coverage of broadband and wireless technologies as well as storage and back up procedures ensures that you ll learn how to build a wired or wireless network secure and optimize it troubleshoot problems and much more From connecting to the Internet and setting up a wireless network to solving networking problems and backing up your data this 1 bestselling guide covers it all Build a wired or wireless network Secure and optimize your network Set up a server and manage Windows user accounts Use the cloud safely Written by a seasoned technology author and jam packed with tons of helpful step by step instructions this is the book network administrators and everyday computer users will turn to again and again **iPhone For Seniors For Dummies** Dwight Spivey,2018-11-20 The full color guide to making the most of your iPhone The iPhone is a hugely popular smartphone that offers many convenient features including a camera turn by turn driving directions a calendar and more But if you re

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Massaron,2018-04-17 Step into the future with AI The term Artificial Intelligence has been around since the 1950s but a lot has changed since then Today AI is referenced in the news books movies and TV shows and the exact definition is often misinterpreted Artificial Intelligence For Dummies provides a clear introduction to AI and how it s being used today Inside you ll get a clear overview of the technology the common misconceptions surrounding it and a fascinating look at its applications in everything from self driving cars and drones to its contributions in the medical field Learn about what AI has contributed to society Explore uses for AI in computer applications Discover the limits of what AI can do Find out about the history of AI The world of AI is fascinating and this hands on guide makes it more accessible than ever *Crochet Patterns For Dummies* Susan Brittain,2023-02-07 Get hooked on crocheting with these fun and easy to follow patterns Crocheting is fun functional and stress relieving get started today with Crochet Patterns For Dummies Written for all skill levels and perfect for beginners it offers patterns that cover gift ideas clothing accessories and beyond You ll love the full color photos in the color insert and helpful easy to understand instructions throughout Even if you ve never followed a written pattern before you can crochet amazing designs with the practical modern patterns inside Put your skills into practice and create potholders skirts hats you name it This friendly guide will help you pick the right hooks and yarn figure out how to read the patterns step you through and then finish your crocheted masterpieces Select the right supplies for your projects Learn how to read and follow crochet pattern Practice working common stitches and create fun items Make gifts for friends clothing for yourself and cold weather wear Need more practice Want fun new ideas Just getting started All crocheters welcome

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QuickBooks 2020 For Dummies Stephen L. Nelson, 2019-11-12 The perennial bestseller now in a new edition QuickBooks allows small businesses to manage their own accounting and financial management tasks without needing to hire expensive financial professionals This perennial bestseller is here to show you step by step how to build the perfect budget simplify tax return preparation manage inventory track job costs generate statement and financial reports and every other accounting related task that crosses your desk Written by CPA Stephen L Nelson it shows you how to get the most out of the software that helps over six million small businesses manage their finances Handle your financial and business management tasks more effectively Get the most out of QuickBooks features Create invoices and memos with ease Pay bills prepare payroll and record sales receipts If you use QuickBooks at work or want to implement it in 2020 this book has you covered

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Anxiety For Dummies Charles H. Elliott, Laura L. Smith, 2021-01-07 Take control of your anxiety and start living your life Feel like your life is spinning out of control Not sure how to handle what seems like constant change and chaos You're not alone the world has taken some pretty crazy turns recently but if you suffer from an anxiety disorder you're likely suffering far more than you need to Anxiety is our natural reaction to unfamiliar stressful and dangerous situations but for some of us this reaction can become all consuming and ultimately debilitating Anxiety For Dummies has the antidote to this showing you how to manage feelings of uneasiness distress and dread and take back control of your life In a straightforward and friendly style clinical psychologists Charles H Elliot and Laura L Smith show you how to pinpoint your triggers use proven techniques and therapies improve health and eating habits and make other practical changes to your lifestyle that will have you feeling

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Stein Fairhurst,2022-01-19 Turn your financial data into insightful decisions with this straightforward guide to financial modeling with Excel Interested in learning how to build practical financial models and forecasts but concerned that you don't have the math skills or technical know how We've got you covered Financial decision making has never been easier than with Financial Modeling in Excel For Dummies Whether you work at a mom and pop retail store or a multinational corporation you can learn how to build budgets project your profits into the future model capital depreciation value your assets and more You'll learn by doing as this book walks you through practical hands on exercises to help you build powerful models using just a regular version of Excel which you've probably already got on your PC You'll also Master the tools and strategies that help you draw insights from numbers and data you've already got Build a successful financial model from scratch or work with and modify an existing one to your liking Create new and unexpected business strategies with the ideas and conclusions you generate with scenario analysis Don't go buying specialized software or hiring that expensive consultant when you don't need either one If you've got this book and a working version of Microsoft Excel you've got all the tools you need to build sophisticated and useful financial models in no time **Diversity, Equity & Inclusion For Dummies** Dr. Shirley

Davis,2022-01-12 Strengthen your company culture through inclusive and equitable policies and practices The global workforce and marketplace will continue to undergo dramatic demographic shifts redefining the workplace the workers and how work gets done Organizations that want to attract and retain the best talent and to capitalize on the full breath of their perspectives and experiences must first reflect our society as a whole and secondly must create the right kind of work environment where ALL talent can thrive That means valuing diversity creating more equitable policies and practices and fostering a welcoming and inclusive culture In Diversity Equity Inclusion For Dummies global workforce expert and three time Chief Diversity and Inclusion Officer Dr Shirley Davis unveils her extensive collection of real world experiences stories case studies checklists assessments tips and strategies that will give you a deeper understanding of the business impact of DEI and how your role as a leader can contribute to your company's long term success You'll learn The fundamentals of DEI and how it drives business performance and impact How to conduct comprehensive DEI organizational assessments to identify systemic and institutional inequities Tactics and strategies for having necessary but difficult conversations and how to make them impactful Skills and competencies that every leader needs in order to effectively lead the new generation of workers How to operationalize DEI across your organization measure its impact and sustain it long term Diversity Equity Inclusion For Dummies is a must read guide for any leader at any level who wants to ready themselves for the workplace of

the future and reap the benefits of a full spectrum diverse ideas backgrounds and experiences It also belongs on the reading lists of human resources and DEI professionals actively seeking to go broader deeper and have greater impact in their DEI work

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techniques that keep your fridge stocked with healthy delicious food Learn how to navigate restaurants and social gatherings while maintaining your new lifestyle So if you ve been wondering if it s time to make a change to your diet and lifestyle why not give the plant based diet a try *Genetics For Dummies* Rene Fester Kratz,Lisa Spock,2023-11-22 Evolve your knowledge of the fast moving world of genetic research *Genetics For Dummies* shines a light on the fascinating field of genetics helping you gain a greater understanding of how genetics factors into everyday life Perfect as a supplement to a genetics course or as an intro for the curious this book is packed with easy to understand explanations of the key concepts including an overview of cell biology You ll also find tons of coverage of recent discoveries in the field plus info on how genetics can affect your health and wellbeing Whole genome sequencing genetic disease treatments exploring your ancestry non invasive prenatal testing it s all here in the friendly and relatable *Dummies* style you love Grasp the basics of cell biology and get a primer on the field of genetic research Discover what you can learn about yourself thanks to advances in genetic testing Learn how your genes influence your health and wellbeing today and as you age Follow along with your college level genetics course or refresh your knowledge with clear explanations of complex ideas *Genetics For Dummies* is great for students of the biological sciences and for the genetically curious everywhere **Korean For Dummies** EunYoung Won,Jeongyi Lee,2024-10-11 Learn Korean with the engaging *Dummies* method You love the culture and you love the language *Korean For Dummies* helps you get the basics of Korean so you can communicate successfully even if you ve never studied another language before This fun guide will help you get the hang of spelling vocabulary and grammar so you can travel do business or just enjoy learning something new Online audio content gives you a well rounded Korean language learning experience and helps you improve your pronunciation and listening skills Plus you ll learn key vocab for common situations you ll encounter while traveling in Korea Learn Korean alphabets and sounds so you can communicate authentically Dip into the culture and history of North and South Korea Master numbers verb tenses travel expressions and beyond Practice practice practice your Korean with included audio resources Beginner students or those wanting to better their Korean reading writing and speaking skills will find what they need in *Korean For Dummies* **Orchids For Dummies** Steven A. Frowine,National Gardening Association,2022-03-29 Become a plant parent to some of the most stunning flowering plants you ve ever seen *Orchids* display more beautiful and exotic flowers than you ll find on other flowering plants but they do require some love and care to grow well With help from *Orchids For Dummies* anyone can be successful in growing and flowering these gorgeous and fragrant plants in their garden or home This step by step guide shows you how to select orchids that will thrive in your own unique environment and how to water fertilize repot and propagate them on your own You ll learn to decipher complicated orchid names phalaenopsis anyone and create spectacular displays You ll also discover New information about updated plant and orchid classification systems so you can know what to buy at your local garden center or store Expanded info on moth orchids one of the most popular varieties of the plant sold in

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