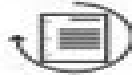




## test your credit knowledge answer key

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

b) Capital

c) Capacity

6.   b   Do you have a savings account?
7.   a   Have you used credit before?
8.   a   How long have you lived at your present address?
9.   c   Do you have a steady job?
10.   a   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
14. Inquiries
15. Public record information

# Answer Key For All Practical Purposes

**L Manion**



## **Answer Key For All Practical Purposes:**

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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

Practical Life Skills - Managing Money Gr. 9-12+ Lisa Renaud,2018-06-30 Students find out how to best manage their money Create a monthly budget and identify ways to save money on purchases Understand how credit works and become familiar with the pitfalls before applying for a credit card Get to know how to open a savings account and how to plan for the future Understand contracts and know what your commitments are when co signing a loan for someone Comprised of reading passages graphic organizers real world activities crossword word search and comprehension quiz our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life All of our content is reproducible and aligned to your State Standards and are written to Bloom s Taxonomy      **Practical Life Skills - Employment & Volunteering Gr. 9-12+** Lisa Renaud,2018-08-14 Give students the tools they need to get a job Prepare students with tips on filling out a job application and writing a resume Get to know what kind of questions to expect at an interview and how to prepare for them Gain the skills needed to thrive on the job and properly communicate with peers and supervisors Find out the benefits of volunteering and know what your rights are as employees Comprised of reading passages graphic organizers real world activities crossword word search and comprehension quiz our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life All of our content is reproducible and aligned to your State Standards and are written to Bloom s Taxonomy      **The Magazine of Science, and Schools of Art** ,1842

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