



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, 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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R. Foley, Heather Heath

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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

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

round to the nearest whole number

SCORING THE FREE RESPONSE SECTION

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

$$\frac{\text{DBQ} + \text{Essay 1} + \text{Essay 2}}{3} = \text{raw score}$$

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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you anxious and learn to let go Change your thinking to right size your worry Evaluate self help as an adjunct to professional therapy Explore healthy lifestyles and medication options Including updates to the clinical literature and discussions of the impacts of world events such as COVID 19 this book has everything you need to manage your worries and put you not them in charge of your life **Financial Modeling in Excel For Dummies** Danielle 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 **Investing For Dummies** Eric Tyson,2024-10-15 All the investing basics you need to know from the bestselling For Dummies line This updated edition of Investing For Dummies offers sound advice to everyone who wants to build wealth through investing Learn about stock investing bond investing mutual fund and ETF investing real estate investing and picking most trustworthy resources for your needs Turn to this jargon free resource before you make your first investment so you can make smart decisions with your money Get a feel for managing the ups and downs of the market learn how to assess your investment decisions and plan out a portfolio that will work for you With over a million copies sold in previous editions this book offers golden advice on making your money grow Consider the risks and rewards of different types of investing Assess the current market and your financial situation so you can make a solid investing plan Understand how stock markets work and how you can profit from them Beef up your investing strategy with bonds brokerage support real estate and beyond Investing For Dummies is the go to book for people new to the world of finance and eager to build a solid foundation and grow wealth for the future

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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 the world today Updated

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