

NAME: \_\_\_\_\_

SCORE: \_\_\_\_\_/50 points

**Multiple Choice:** Read each item carefully; then select the best answer. (1 point each)

- \_\_\_\_ 1. What is the guideline for the maximum amount you should owe each month for loan payments (not including a home loan payment)?
- 10 percent of monthly gross income
  - 30 percent of monthly net income
  - 30 percent of monthly gross income
  - 20 percent of monthly net income
- \_\_\_\_ 2. Which is not a type of credit?
- Car loan
  - Car registration
  - iPhone service
  - Credit card
- \_\_\_\_ 3. Madeline is comparing her options to borrow \$5,000 to buy inventory and equipment for her new sub sandwich shop. Which loan appears to be the best deal? (Hint: Use the simple interest formula to estimate the interest.)
- 7 percent interest loan due in two years
  - 8 percent interest loan due in 18 months
  - 10 percent interest loan due in one year
- \_\_\_\_ 4. Sula will soon turn 18 and wants to move into her own apartment in a few years. But she is worried that she won't be able to rent an apartment without any credit history. What can Sula do to start building a good credit history?
- Rent an apartment with a friend who already has signed a lease.
  - Continue to use her debit card responsibly, being careful to not overdraw on the account.
  - Open her checking account to avoid bouncing a check.
  - Get and use a store credit card or major credit card and pay off amounts due each month.
- \_\_\_\_ 5. Which of the following agencies provide free credit reports for consumers?
- Equifax, credit unions
  - Credit unions, banks
  - Experian, Credit Reports Association
  - TransUnion, Experian
  - None of the above; you must pay a fee for any credit report

# Hsfpp Borrowing Test Answer Key

**DP Hallahan**



## **Hsfpp Borrowing Test Answer Key:**

## **Hsfpp Borrowing Test Answer Key** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has are more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **Hsfpp Borrowing Test Answer Key**, a literary masterpiece that delves deep in to the significance of words and their effect on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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