

# Instructions to Personal Finance – Chapter 8 Test

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**MULTIPLE CHOICE:** Choose the one alternative that best completes the statement or answers the question.

1. Which of the following is not a factor in determining creditworthiness? (1)
- ☐ A. Having a job that has a steady, increasing cash flow  
☐ B. Having credit on good terms  
☐ C. Having no credit history  
☐ D. Having no credit history

2. Which of the following is not a factor in determining creditworthiness? (1)
- ☐ A. Having a job that has a steady, increasing cash flow  
☐ B. Having credit on good terms  
☐ C. Having no credit history  
☐ D. Having no credit history

3. Which of the following is not a factor in determining creditworthiness? (1)
- ☐ A. Having a job that has a steady, increasing cash flow  
☐ B. Having credit on good terms  
☐ C. Having no credit history  
☐ D. Having no credit history

4. Which of the following is not a factor in determining creditworthiness? (1)
- ☐ A. Having a job that has a steady, increasing cash flow  
☐ B. Having credit on good terms  
☐ C. Having no credit history  
☐ D. Having no credit history

5. Which of the following is not a factor in determining creditworthiness? (1)
- ☐ A. Having a job that has a steady, increasing cash flow  
☐ B. Having credit on good terms  
☐ C. Having no credit history  
☐ D. Having no credit history

6. Which of the following is not a factor in determining creditworthiness? (1)
- ☐ A. Having a job that has a steady, increasing cash flow  
☐ B. Having credit on good terms  
☐ C. Having no credit history  
☐ D. Having no credit history

# Foundations In Personal Finance Chapter 4 Test A

**Kenneth C. Laudon, Jane Price Laudon**



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