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Personal Finance Chapter 4 Test

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Adjusted Pay	is gross pay that's changed by the employer's withholdings for the employer's share of the employee's
Annual Percentage Rate (APR)	cost of borrowing money, otherwise known as the interest rate charged by the lender and used to calculate the total cost of a loan
Credit Card	type of card issued by a bank that allows users to borrow money
Credit History	is record report of an individual's credit history
Credit Score	is measure of an individual's credit risk, calculated from a credit report using mathematical formulas
Debt (owed)	the sum total of all money owed, including all money borrowed from banks, credit cards, and other lenders, minus any payments and credits applied to the account, often calculated with the simple interest formula
Expenses	is money paid for goods and services

Personal Finance Chapter 4 Test

Foundations In Personal Finance Chapter 4 Test Answers

J Rink



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