

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 Answer Key Module 6

Lei Shi

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

Hsfpp Answer Key Module 6:

Decoding **Hsfpp Answer Key Module 6**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Hsfpp Answer Key Module 6**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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