

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 house loan payment)?
- a. 10 percent of monthly gross income
 - b. 30 percent of monthly net income
 - c. 30 percent of monthly gross income
 - d. 20 percent of monthly net income
- ____ 2. Which is not a type of credit?
- a. Car loan
 - b. Car registration
 - c. iPhone service
 - d. 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.)
- a. 7 percent interest loan due in two years
 - b. 8 percent interest loan due in 18 months
 - c. 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?
- a. Rent an apartment with a friend who already has signed a lease.
 - b. Continue to use her debit card responsibly, being careful to not overdraft on the account.
 - c. Open her checking account to avoid bouncing a check.
 - d. 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?
- a. Equifax, credit unions
 - b. Credit unions, banks
 - c. Experian, Credit Reports Association
 - d. TransUnion, Experian
 - e. None of the above; you must pay a fee for any credit report

Hsfpp Answer Key Module 6

Roman Wölfel

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

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Hsfpp Answer Key Module 6: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have charmed audiences this year. Hsfpp Answer Key Module 6 : Colleen Hoover "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Hsfpp Answer Key Module 6 : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Hsfpp Answer Key Module 6 : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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