

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

Yijin Wang



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