

Examinations in Personal Finance – Chapter 10: Debt

Name: _____ Date: _____

100% = 40/40 = 100% Correct. Choose the most appropriate debt characteristics that accurately describe the specified:

10) A secured consumer credit instrument secured by property owned by the borrower. (10 points) 100%

☒ 1) Mortgage

☐ 2) Automobile

☐ 3) Personal

☐ 4) Student

11) Which of the following is true about credit default swaps in pay to pay transactions? (10 points) 100%

☐ 1) They are used

☐ 2) They are used to hedge

☒ 3) They are used to hedge credit risk

☐ 4) They are used to hedge

12) Which of the following is true about the pay to pay transaction? (10 points) 100%

☐ 1) It is a secured loan

☐ 2) It is a secured loan with a fixed interest rate

☐ 3) It is a fixed loan

☒ 4) It is a variable loan

13) Which of the following statements is true? (10 points) 100%

☐ 1) A secured credit instrument is a loan that is secured by property owned by the borrower.

☐ 2) A secured credit instrument is a loan that is secured by property owned by the borrower and is not a loan.

☐ 3) A secured credit instrument is a loan that is secured by property owned by the borrower.

☒ 4) A secured credit instrument is a loan that is secured by property owned by the borrower.

14) Which of the following statements about credit default swaps is true? (10 points) 100%

☐ 1) They are used to hedge credit risk

☐ 2) They are used to hedge

☐ 3) They are used to hedge credit risk and are used to hedge credit risk and are used to hedge credit risk.

☒ 4) They are used to hedge credit risk and are used to hedge credit risk and are used to hedge credit risk.

15) Which of the following statements about credit default swaps is true? (10 points) 100%

☐ 1) They are used to hedge credit risk

☐ 2) They are used to hedge credit risk and are used to hedge credit risk.

☐ 3) They are used to hedge credit risk and are used to hedge credit risk and are used to hedge credit risk.

☐ 4) They are used to hedge credit risk and are used to hedge credit risk.

☒ 5) They are used to hedge credit risk and are used to hedge credit risk.

Foundations In Personal Finance Chapter 5 Test Answer Key

ML Yell



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6 use the table of ions in model 1 to answer the following questions a in the compound zinc phosphide what is the charge on the zinc ion b in the compound zinc phosphide what is the charge on the phosphide ion 7 explain why a 3 to 2 ratio of ions is necessary for the compound zinc phosphide 8

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