

Module 4- Credit Scores

1. Which of the following statements are TRUE about credit scores?
 - a. Credit scores indicate the likelihood an individual will repay a loan or debt. The higher the score the better the borrower and creditworthiness and only the credit bureaus know the exact calculation.
2. Which statement is/are NOT typically used in a credit score?
 - a. Missing out your credit cards
3. Which of the following factors will have the greatest impact on your credit score? 1. Length of Credit History 2. Payment History 3. Payment Credit 4. Types of Credit Used
 - a. 1 & 2
4. Which is/are NOT important in maintaining a healthy credit score?
 - a. Missing your credit card bills
5. Which of the following is NOT true of credit scores?
 - a. The more money you spend, the higher your credit score.
6. Which statements might lead someone to have a low credit score?
 - a. Missing a bill payment
7. Which of the following actions has the MOST impact on your credit score?
 - a. Not paying down a credit card balance.
8. Which of the following FACTORS influence your credit score?
 - a. Payment History,
9. Which action can hurt your credit score? 1. Missing your credit bill 2. 3. Taking that loan to cash 4. Missing out several credit cards. 5. Closing the credit card for your past bill.
 - a. 1 & 3
10. All of the following make up the big three credit reporting agencies EXCEPT:
 - a. Federal Reserve
11. Which of the following actions are MORTGAGE related to your credit score?
 - a. Not paying for your rent credit bill
12. How many times credit reports are legally entitled to credit your?
 - a. One every year
13. Which of the following actions would improve your credit score?
 - a. Paying off your credit card bill

Module 5- Higher Education

1. Which funding sources could you rely on for...
 - a. All of the above
2. Which funding for higher education, which is the least likely to have the funding sources?
 - a. Government/private, Federal Student Loans, Private loans

Everfi Quiz Answers For Credit Scores

Lauren Gardner



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