

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

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S Nieto

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

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Eventually, you will certainly discover a other experience and success by spending more cash. still when? complete you assume that you require to acquire those every needs in the same way as having significantly cash? Why dont you try to get something basic in the beginning? Thats something that will lead you to comprehend even more in this area the globe, experience, some places, in the manner of history, amusement, and a lot more?

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