

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 overdraft 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

Hsfpp Answer Key Module 6

RC Schank



Hsfpp Answer Key Module 6:

The book delves into Hsfpp Answer Key Module 6. Hsfpp Answer Key Module 6 is an essential topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Hsfpp Answer Key Module 6, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Hsfpp Answer Key Module 6
 - Chapter 2: Essential Elements of Hsfpp Answer Key Module 6
 - Chapter 3: Hsfpp Answer Key Module 6 in Everyday Life
 - Chapter 4: Hsfpp Answer Key Module 6 in Specific Contexts
 - Chapter 5: Conclusion
2. In chapter 1, the author will provide an overview of Hsfpp Answer Key Module 6. The first chapter will explore what Hsfpp Answer Key Module 6 is, why Hsfpp Answer Key Module 6 is vital, and how to effectively learn about Hsfpp Answer Key Module 6.
3. In chapter 2, this book will delve into the foundational concepts of Hsfpp Answer Key Module 6. The second chapter will elucidate the essential principles that need to be understood to grasp Hsfpp Answer Key Module 6 in its entirety.
4. In chapter 3, the author will examine the practical applications of Hsfpp Answer Key Module 6 in daily life. The third chapter will showcase real-world examples of how Hsfpp Answer Key Module 6 can be effectively utilized in everyday scenarios.
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6. In chapter 5, this book will draw a conclusion about Hsfpp Answer Key Module 6. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Hsfpp Answer Key Module 6.

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