

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

# Hsfpp Borrowing Test Answer Key

**S Ben Porath**



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