

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 Borrowing Test Answer Key

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In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Hsfpp Borrowing Test Answer Key**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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