

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 Answer Key Module 6

**F Rizvi**

## **Hsfpp Answer Key Module 6:**

## Embracing the Melody of Expression: An Emotional Symphony within **Hsfpp Answer Key Module 6**

In a global eaten by displays and the ceaseless chatter of immediate communication, the melodic splendor and emotional symphony produced by the written word often fade into the background, eclipsed by the constant noise and disruptions that permeate our lives. Nevertheless, set within the pages of **Hsfpp Answer Key Module 6** a marvelous literary prize filled with organic feelings, lies an immersive symphony waiting to be embraced. Constructed by a wonderful musician of language, that interesting masterpiece conducts readers on a psychological trip, skillfully unraveling the concealed songs and profound affect resonating within each carefully constructed phrase. Within the depths with this emotional assessment, we will explore the book is central harmonies, analyze their enthralling publishing type, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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