

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)?
- a. 10 percent of monthly gross income
 - b. 30 percent of monthly net income
 - c. 30 percent of monthly gross income
 - d. 20 percent of monthly net income
- ____ 2. Which is not a type of credit?
- a. Car loan
 - b. Car registration
 - c. iPhone service
 - d. 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.)
- a. 7 percent interest loan due in two years
 - b. 8 percent interest loan due in 18 months
 - c. 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?
- a. Rent an apartment with a friend who already has signed a lease.
 - b. Continue to use her debit card responsibly, being careful to not overdraw on the account.
 - c. Open her checking account to avoid bouncing a check.
 - d. 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?
- a. Equifax, credit unions
 - b. Credit unions, banks
 - c. Experian, Credit Reports Association
 - d. TransUnion, Experian
 - e. None of the above; you must pay a fee for any credit report

Hsfpp Borrowing Test Answer Key

S Marginson



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Table of Contents Hsfpp Borrowing Test Answer Key

1. Understanding the eBook Hsfpp Borrowing Test Answer Key
 - The Rise of Digital Reading Hsfpp Borrowing Test Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Hsfpp Borrowing Test Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hsfpp Borrowing Test Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Hsfpp Borrowing Test Answer Key
 - Personalized Recommendations

- Hsfpp Borrowing Test Answer Key User Reviews and Ratings
- Hsfpp Borrowing Test Answer Key and Bestseller Lists
- 5. Accessing Hsfpp Borrowing Test Answer Key Free and Paid eBooks
 - Hsfpp Borrowing Test Answer Key Public Domain eBooks
 - Hsfpp Borrowing Test Answer Key eBook Subscription Services
 - Hsfpp Borrowing Test Answer Key Budget-Friendly Options
- 6. Navigating Hsfpp Borrowing Test Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Hsfpp Borrowing Test Answer Key Compatibility with Devices
 - Hsfpp Borrowing Test Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hsfpp Borrowing Test Answer Key
 - Highlighting and Note-Taking Hsfpp Borrowing Test Answer Key
 - Interactive Elements Hsfpp Borrowing Test Answer Key
- 8. Staying Engaged with Hsfpp Borrowing Test Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hsfpp Borrowing Test Answer Key
- 9. Balancing eBooks and Physical Books Hsfpp Borrowing Test Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hsfpp Borrowing Test Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Hsfpp Borrowing Test Answer Key
 - Setting Reading Goals Hsfpp Borrowing Test Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Hsfpp Borrowing Test Answer Key
 - Fact-Checking eBook Content of Hsfpp Borrowing Test Answer Key

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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