

Introduction to Personal Finance : Chapter 11 Test

Name: _____ Date: _____

NOTE: PLEASE CIRCLE the answer that was **most** appropriate for each completely the statement or solve the the operation.

- 1) The most common credit institution providing mortgages is _____.

☐ a) bank ☐ b) mortgage lender ☐ c) credit union ☐ d) life insurance company

8%
- 2) Which of the following is not a purpose of a credit rating agency?

☐ a) protect buyers ☐ b) protect investors ☐ c) protect borrowers ☐ d) protect lenders

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- 3) Which of the following is not a type of credit insurance?

☐ a) credit life insurance ☐ b) credit disability insurance ☐ c) credit unemployment insurance ☐ d) credit health insurance

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- 4) Which of the following statements is true?

☐ a) credit life insurance is a type of life insurance that provides life insurance coverage for the life of the borrower ☐ b) credit disability insurance is a type of life insurance that provides life insurance coverage for the life of the borrower ☐ c) credit unemployment insurance is a type of life insurance that provides life insurance coverage for the life of the borrower ☐ d) credit health insurance is a type of life insurance that provides life insurance coverage for the life of the borrower

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- 5) Which of the following statements is not a purpose of a credit rating agency?

☐ a) protect buyers ☐ b) protect investors ☐ c) protect borrowers ☐ d) protect lenders

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- 6) Which of the following is not a type of credit insurance?

☐ a) credit life insurance ☐ b) credit disability insurance ☐ c) credit unemployment insurance ☐ d) credit health insurance

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Foundation In Personal Finance Chapter 5 Test C

Ying Liu



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