

Money In Review: Chapter 4

Matching

Match each following term to its correct definition below.

A - Credit Default	B - Credit Review	C - Credit Card
D - Cash Term	E - Credit Agreement	F - Collateral
G - Collateralization	H - Creditworthiness Ratio	

1. ☐ **F** - Level of borrowing (typically annualized basis) that may be obtained with respect to a particular obligor/issuer or loan.
2. ☐ **C** - Authorized or bank-issued.
3. ☐ **E** - Authorized report of an obligor's creditworthiness.
4. ☐ **H** - Ratio based on debt agreement to a bank, and based on ratio of debt to assets. The loan agreement has regard to comprehensive creditworthiness.
5. ☐ **D** - Type of term loaned by a bank that allows loans to be repaid upon maturity.
6. ☐ **G** - Assessment of an obligor's credit risk calculated from a credit rating using a standardized formula.
7. ☐ **F** - Agency measure charged by the bank to compensate for the borrower's credit credit risk.
8. ☐ **B** - Financial method of determining the value of debt obligations, considered beyond dispute. Minimum payments are made for all debts except for the minimum payments covered under negotiable payments.

Multiple Choice

Which of the following is correct?

1. The most creditworthy order to buy is:

A - None	B - All of them
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Money In Review Chapter Answers

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Vaughan, Franca Frank, Jenny
Goodman, David Robertson**

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