

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 - Credit Enhancement	

1. ____ F ____ Credit enhancement involves structural tools that reduce risk (lower risk) and increase attractiveness to lenders.
2. ____ C ____ Credit card is used to make purchases.
3. ____ E ____ Credit agreement refers to the contractual relationship.
4. ____ B ____ Credit review refers to the agreement to review and monitor the credit performance of the borrower.
5. ____ A ____ Credit default is a failure to repay or nonpayment of a loan.
6. ____ D ____ Cash term refers to a loan that is repaid in full at the end of the term.
7. ____ G ____ Collateralization refers to the process of providing collateral to a lender to secure a loan.
8. ____ H ____ Credit enhancement refers to the process of providing collateral to a lender to secure a loan.
9. ____ F ____ Collateral refers to the assets that are pledged to a lender to secure a loan.
10. ____ E ____ Credit agreement refers to the process of providing collateral to a lender to secure a loan.

Multiple Choice

Which of the following is correct?

1. The most common method of collateralization is cash collateral.

A - True	B - False
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Money In Review Chapter 6

Michael Rajnik



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