



test your credit knowledge answer key

The following questions are designed to help you remember the credit information just covered in class.



directions

In the spaces provided, answer each of the following questions about credit.

List five things you can do to build a credit history.

- Establish a steady work record.
- Pay all bills promptly.
- Open a checking account and don't bounce checks.
- Open a savings account and make regular monthly payments.
- Apply for a small loan using your savings account for collateral and then pay it back as agreed.
- Get a co-signer for a loan and pay back the loan as agreed.

When a prospective creditor evaluates a credit application, they look for the three C's: Character, Capital, and Capacity. For each of the following statements, write the letter that corresponds to each statement's specific characteristic.

a) Character

b) Capital

c) Capacity

6. b Do you have a savings account?
7. a Have you used credit before?
8. c How long have you lived at your present address?
9. a Do you have a steady job?
10. a Do you pay your bills on time?
11. c What are your current debts and your current living expenses?

List the four major categories of information that appear on a credit report.

12. Identification and employment data
13. Payment history
14. Inquiries
15. Public record information

The Basics Of Credit Worksheet Answers

S Marginson



The Basics Of Credit Worksheet Answers:

The book delves into The Basics Of Credit Worksheet Answers. The Basics Of Credit Worksheet Answers is an essential topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into The Basics Of Credit Worksheet Answers, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to The Basics Of Credit Worksheet Answers
 - Chapter 2: Essential Elements of The Basics Of Credit Worksheet Answers
 - Chapter 3: The Basics Of Credit Worksheet Answers in Everyday Life
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 - Chapter 5: Conclusion
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 6. In chapter 5, the author will draw a conclusion about The Basics Of Credit Worksheet Answers. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of The Basics Of Credit Worksheet Answers.

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