Name :		
Distant.	A-100-1	

## Personal Finance Quiz

#### Which of the following is an advantage of having a checking account?

- a. It helps build credit Natory
- b. It earns high interest rates
- c. It offers overdraft protection
- B. It has no transaction fees.

## What is a potential disadvantage of having a savings account?

- Limited access to funds.
- b. Higher interest rates compared to other accounts.
- c. No opportunity for earning interest
- d. Monthly maintenance fees

#### Which of the following factors can affect an individual's credit score?

- Employment history.
- b. Arge and gender
- c. Highthly income
- d. Frequency of credit card usage

#### 4. How is a credit score calculated?

- a: Based on the number of credit cards owned
- b. It is determined by income level
- c. By analyzing payment history and debt utilization
- d. It is solely based on credit card balances

# <u>Virtual Business Personal Finance Quiz Answers</u>

**S Marginson** 

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