



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

**United States. Internal Revenue
Service**



The Basics Of Credit Worksheet Answers:

The Basics Of Credit Worksheet Answers Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **The Basics Of Credit Worksheet Answers**, a literary masterpiece that delves deep to the significance of words and their impact on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book's key themes, examine its writing style, and analyze its overall affect readers.

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