



Economics BOC Quiz Answer Key

Personal Finance Economics - (ECONPH) Creditworthiness, (ECONPH) Risk-Management, (ECONPH) Savings

Student Name: _____

Date: _____

Teacher Name: Heather Greiner

Score: _____

1) What is the relationship between credit and debt?

- A) Assuming debt means more credit will be extended.
- B) Being extended credit means debt has been assumed.
- C) Credit must be extended before debt can be assumed.
- D) Debt must be assumed before credit can be extended.

Explanation:

Credit must be extended before debt can be assumed. Just because credit is extended does not mean debt is assumed; the borrower must use the credit before it becomes a debt. Likewise, assuming debt does not automatically mean more credit will be extended.

2) Which of these is the BEST example of debt?

- A) A person buys a new car.
- B) A person pays interest on a mortgage.
- C) A person deposits a paycheck into a savings account.
- D) A person withdraws money from a bank account using an ATM card.

Explanation:

An example of debt is when a person pays interest on a mortgage. Debt is a financial obligation to repay a loan, while credit is the amount a borrower may use. Furthermore, yes, that more though most people pay for cars in installments, many do pay cash for the entire value of the automobile and do not go into debt in the process.

3) Which of these factors should consumers research FIRST when they receive a credit card offer with a low introductory rate?

- A) the APR after the introductory period expires
- B) the cash advance features offered by the bank
- C) the type of card, such as secured, regular, or premium
- D) the availability of special programs, such as "cash back" programs

Explanation:

Consumers should research the APR after the introductory period expires of any credit card offer with a low introductory rate.

4) Ravi receives a credit card offer in the mail. The offer contains a low introductory rate. Although all of these are important factors, which of these should he investigate FIRST before accepting the offer?

- A) the cash advance and ATM features
- B) the APR after the introductory period expires
- C) the type of card, such as secured, regular or premium
- D) availability of special programs, such as frequent flyer miles

Explanation:

Ravi should investigate the APR after the introductory period expires because the initial APR often increases after a set period of time. Other useful about most features of a credit card offer are given in a disclosure box that most appear in all credit card solicitations.

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1. Understanding the eBook Usatestprep Answer Key
 - The Rise of Digital Reading Usatestprep Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Usatestprep Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Usatestprep Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Usatestprep Answer Key
 - Personalized Recommendations

- Usatestprep Answer Key User Reviews and Ratings
- Usatestprep Answer Key and Bestseller Lists
- 5. Accessing Usatestprep Answer Key Free and Paid eBooks
 - Usatestprep Answer Key Public Domain eBooks
 - Usatestprep Answer Key eBook Subscription Services
 - Usatestprep Answer Key Budget-Friendly Options
- 6. Navigating Usatestprep Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Usatestprep Answer Key Compatibility with Devices
 - Usatestprep Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Usatestprep Answer Key
 - Highlighting and Note-Taking Usatestprep Answer Key
 - Interactive Elements Usatestprep Answer Key
- 8. Staying Engaged with Usatestprep Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Usatestprep Answer Key
- 9. Balancing eBooks and Physical Books Usatestprep Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Usatestprep Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Usatestprep Answer Key
 - Setting Reading Goals Usatestprep Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Usatestprep Answer Key
 - Fact-Checking eBook Content of Usatestprep Answer Key

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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