

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Personal Finance Quiz

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

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

2. What is a potential disadvantage of having a savings account?

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

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

- a. Employment history
- b. Age and gender
- c. Monthly 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

# Virtual Business Personal Finance Quiz Answers

**David Baud**



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