

NAME: \_\_\_\_\_

SCORE: \_\_\_\_\_ /50 points

**Multiple Choice:** Read each item carefully; then select the best answer. (1 point each)

- \_\_\_\_ 1. What is the guideline for the maximum amount you should owe each month for loan payments (not including a home loan payment)?
- 10 percent of monthly gross income
  - 30 percent of monthly net income
  - 30 percent of monthly gross income
  - 20 percent of monthly net income
- \_\_\_\_ 2. Which is not a type of credit?
- Car loan
  - Car registration
  - Phone service
  - Credit card
- \_\_\_\_ 3. Madeline is comparing her options to borrow \$15,000 to buy inventory and equipment for her new sub sandwich shop. Which loan appears to be the best deal? (Hint: Use the simple interest formula to estimate the interest.)
- 7 percent interest loan due in two years
  - 8 percent interest loan due in 18 months
  - 30 percent interest loan due in one year
- \_\_\_\_ 4. Suki will soon turn 18 and wants to move into her own apartment in a few years. But she is worried that she won't be able to rent an apartment without any credit history. What can Suki do to start building a good credit history?
- Rent an apartment with a friend who already has signed a lease.
  - Continue to use her debit card responsibly, being careful to not overdraw on the account.
  - Open her checking account to avoid bouncing a check.
  - Get and use a store credit card or major credit card and pay off amounts due each month.
- \_\_\_\_ 5. Which of the following agencies provide free credit reports for consumers?
- Equifax, credit unions
  - Credit unions, banks
  - Experian, Credit Reports Association
  - TransUnion, Experian
  - None of the above; you must pay a fee for any credit report

# Hsfpp Borrowing Test Answer Key

**JG Myers**



**Hsfpp Borrowing Test Answer Key:**

This book delves into Hsfpp Borrowing Test Answer Key. Hsfpp Borrowing Test Answer Key is a crucial 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 Hsfpp Borrowing Test Answer Key, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Hsfpp Borrowing Test Answer Key
- Chapter 2: Essential Elements of Hsfpp Borrowing Test Answer Key
- Chapter 3: Hsfpp Borrowing Test Answer Key in Everyday Life
- Chapter 4: Hsfpp Borrowing Test Answer Key in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Hsfpp Borrowing Test Answer Key. This chapter will explore what Hsfpp Borrowing Test Answer Key is, why Hsfpp Borrowing Test Answer Key is vital, and how to effectively learn about Hsfpp Borrowing Test Answer Key.

3. In chapter 2, this book will delve into the foundational concepts of Hsfpp Borrowing Test Answer Key. The second chapter will elucidate the essential principles that must be understood to grasp Hsfpp Borrowing Test Answer Key in its entirety.

4. In chapter 3, the author will examine the practical applications of Hsfpp Borrowing Test Answer Key in daily life. The third chapter will showcase real-world examples of how Hsfpp Borrowing Test Answer Key can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Hsfpp Borrowing Test Answer Key in specific contexts. This chapter will explore how Hsfpp Borrowing Test Answer Key is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Hsfpp Borrowing Test Answer Key. The final 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 Hsfpp Borrowing Test Answer Key.

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