

### Everfi Module 3: Ways to Pay

**Directions:** Using the information from Lesson 3: Ways to Pay to answer the questions below. Make sure to change the font color of your answers to red. The questions go in the order of the material.

1. What are wages?
  - a.
2. What is a salary?
  - a.
3. What is a stipend?
  - a.
4. What are three ways you can receive income from work?
  - a.
  - b.
  - c.
5. What is a debit card?
  - a.
6. What is a credit card?
  - a.
7. How can Trevor build credit early on?
  - a.
8. Why can Trevor put his plane ticket on a credit card considering he doesn't have money in his bank account to pay for it?
  - a.
9. When Trevor uses his credit card, what is he doing?
  - a.
10. How do credit cards work?
  - a.
11. What is the grace period on a credit card?
  - a.
12. By law the bank must provide at least \_\_\_\_\_ days for the bill to arrive and when it is to be paid.
13. You will receive a statement each month with a list of the charges. You'll have the option to pay the balance in \_\_\_\_\_ or pay what you can as long as it is greater than or equal to the minimum payment
14. If you pay less than the total credit card balance, you will start to pay \_\_\_\_\_.
15. What is interest?
  - a.
16. How can you build up your credit score?
  - a.
17. What is a credit score?
  - a.
18. What five factors that go into your credit score?
  - a.
  - b.

# Everfi Module 3 Flashcards Payment Types

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