

Instructions to Personal Finance 1 Chapter 8 Test

Name: _____ Date: _____

INSTRUCTIONS: Choose the best answer that best completes the statement or answers the question.

1. Which of the following is not a factor in determining creditworthiness? 100 _____
- A. Having a government job for 6 years D. Having had a mortgage over 10 years
- B. Having a credit score of 650 E. Having a debt-to-income ratio of 35%
- C. Having a credit score of 750
2. Which of the following is not included when the gross wage is added? 100 _____
- A. Social Security taxes D. Health insurance premiums
- B. State income taxes E. Federal income taxes
- C. Federal income taxes
3. Which of the following is not a type of credit card? 100 _____
- A. Secured card D. Prepaid card
- B. Rewards card E. Credit card
- C. Debit card
4. Which factor affects creditworthiness? 100 _____
- A. Credit score D. Credit limit
- B. Amount of debt E. Credit history
- C. Debt-to-income ratio
5. Which of the following is not a type of credit card? 100 _____
- A. Most of the ATM, automatic withdrawal, bill payments, online banking, and credit card companies are designed to provide you with a convenient way to use your credit card. D. Credit card companies are designed to provide you with a convenient way to use your credit card.
- B. Most of the ATM, automatic withdrawal, bill payments, online banking, and credit card companies are designed to provide you with a convenient way to use your credit card. E. Credit card companies are designed to provide you with a convenient way to use your credit card.
- C. Most of the ATM, automatic withdrawal, bill payments, online banking, and credit card companies are designed to provide you with a convenient way to use your credit card.
6. Which of the following is a type of credit card? 100 _____
- A. Most of the ATM, automatic withdrawal, bill payments, online banking, and credit card companies are designed to provide you with a convenient way to use your credit card. D. Credit card companies are designed to provide you with a convenient way to use your credit card.
- B. Most of the ATM, automatic withdrawal, bill payments, online banking, and credit card companies are designed to provide you with a convenient way to use your credit card. E. Credit card companies are designed to provide you with a convenient way to use your credit card.
- C. Most of the ATM, automatic withdrawal, bill payments, online banking, and credit card companies are designed to provide you with a convenient way to use your credit card.

Making The Minimum Answer Sheet Chapter 4 **Foundations In Personal Finance**

Christian Drosten



Making The Minimum Answer Sheet Chapter 4 Foundations In Personal Finance:

Unveiling the Power of Verbal Art: An Mental Sojourn through **Making The Minimum Answer Sheet Chapter 4 Foundations In Personal Finance**

In some sort of inundated with displays and the cacophony of quick conversation, the profound energy and emotional resonance of verbal beauty frequently fade in to obscurity, eclipsed by the constant barrage of noise and distractions. Yet, set within the lyrical pages of **Making The Minimum Answer Sheet Chapter 4 Foundations In Personal Finance**, a interesting function of literary splendor that impulses with fresh emotions, lies an remarkable journey waiting to be embarked upon. Published by way of a virtuoso wordsmith, this exciting opus manuals viewers on an emotional odyssey, gently exposing the latent potential and profound impact stuck within the delicate internet of language. Within the heart-wrenching expanse with this evocative examination, we can embark upon an introspective exploration of the book is main styles, dissect its charming writing design, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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