

Credit Basics Answer Key

Credit Basics Note Taking Guide 2.6.2.L1:

Managing Credit Responsibly

Credit is...

•receiving goods or services today

Individuals must pay back...

•the determined amount of money (usually in small increments plus interest) in the future

Credit availability depends on...

•lenders trusting that you will pay back the loan as agreed

What are three credit sources?

Private mortgage companies, credit card companies, depository institutions, insurance agents, government, automobile dealerships, pawn shops

Why are you spending future income when using credit?

Interest is typically paid for the convenience of using credit



What are two examples of the purpose of credit providing long-term benefits. Investing in human capital with an education loan, purchasing a vehicle with an automobile loan to get to and from work, having a credit card to securely make online purchases and for emergencies

What can happen if credit is not managed responsibly?

It can create financial stress and negatively impact quality of life and financial well-being

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Peterson's



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about what type of card they should get when the time comes Students will get lots of practice reading and interpreting the information presented as they are challenged to find facts locate information and read for detail These quick task cards prepare students for learning about what it takes to get a credit card A Glossary of Terms is included to familiarize students with words and phrases that might be new to them **VERSATILE LESSONS** These multiple choice and fill in the blank activities require no writing making them ideal for daily lessons review progress monitoring enrichment quiz games and task cards All activities are multiple choice or fill in the blank **PAID** Ian Fearon CCE, CCP, 2011-08-18 As a business owner you have a lot of responsibilities Getting paid on time shouldn't be one of them By following this guide you will improve your cash flow increase your profits and free yourself up to grow your business The guide is meant to be used as you need it You can follow it from the beginning through to the end or you can refer to different topics as needed When applicable templates have been included for you to use in setting up or improving your own credit and collection functions The guide is designed to be enjoyable as well as educational The author shares his experiences which the reader will find valuable **Finance: The Basics** Erik Banks, 2010-09-13 First published in 2011 Routledge is an imprint of Taylor Francis an informa company *Put Your Money Where Your House Is* Fred Solomon, 2008-10 *Credit Reports* United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013

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