

Credit Basics

	Learning Goals
	Learning Objectives
	Assessment

Name: _____

Date: _____

Class: _____

Directions: Read the passage and then select the correct (or best) or the multiple choice or the appropriate answer (or answers).

1. A bank's **assets** are the things that the bank owns that it expects to be able to sell or use to pay its debts.
2. A bank's **liabilities** are the things that the bank owes to other people.
3. A bank's **equity** is the difference between the bank's assets and liabilities.
4. A bank's **net worth** is the difference between the bank's assets and liabilities.
5. A bank's **capital** is the money that the bank has set aside to use to pay its debts.
6. A bank's **reserves** are the funds that the bank has set aside to use to pay its debts.
7. A bank's **loans** are the funds that the bank has lent to other people.
8. A bank's **deposits** are the funds that other people have deposited in the bank.
9. A bank's **assets** are the things that the bank owns that it expects to be able to sell or use to pay its debts.
10. A bank's **liabilities** are the things that the bank owes to other people.
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13. A bank's **capital** is the money that the bank has set aside to use to pay its debts.
14. A bank's **reserves** are the funds that the bank has set aside to use to pay its debts.
15. A bank's **loans** are the funds that the bank has lent to other people.
16. A bank's **deposits** are the funds that other people have deposited in the bank.

- A. Bank's assets
- B. Bank's liabilities
- C. Bank's equity
- D. Bank's net worth
- E. Bank's capital
- F. Bank's reserves
- G. Bank's loans
- H. Bank's deposits

Directions: Read the passage and then select the correct (or best) or the multiple choice or the appropriate answer (or answers).

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Resources in Education ,1994 *Personal Finance* Arthur J. Keown, 2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR

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