



## Economics EOC Quiz Answer Key

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Student Name: \_\_\_\_\_

Date: \_\_\_\_\_

Teacher Name: Heather Greenlee

Score: \_\_\_\_\_

1) What is the relationship between credit and debt?

- A) Assuming debt means that credit will be extended.
- B) Having extended a credit means debt has been incurred.
- C) Credit must be extended before debt can be assumed.
- D) Debt must be assumed before credit can be extended.

Explanation:

Credit must be extended before debt can be assumed, just because credit is extended does not mean debt is assumed; the borrower must use the credit before it becomes a debt. Likewise, assuming debt does not automatically mean credit will be extended.

2) Which of these is the BPLT example of debt?

- A) a person buys a movie ticket.
- B) a person pays interest on a mortgage.
- C) a person disappears or disappears from a family document.
- D) a person withdraws money from a bank account using an ATM card.

Explanation:

An example of debt is when a person pays interest on a mortgage. Debt is a financial obligation for money or favors, with the creditor to the borrower, in return for a service, payment, loan, or work. Through most personal debt for loans, the borrower, owing the debt, makes an arrangement and also has the debt in their possession.

3) Which of these factors should consumers research if BPLT when they receive a credit card offer with a low introductory rate?

- A) the APR after the introductory period expires.
- B) the credit utilization features offered by the bank.
- C) the type of card, such as secured, regular, or premium.
- D) the availability of special programs, such as "Gold Card" programs.

Explanation:

Consumers should research the APR after the introductory period expires of any credit card offer with a low introductory rate.

4) Many institutions credit card offer in the mail. The offer contains a low introductory rate, although not for three and ten percent. Banks, unlike other financial institutions, accept the offer?

- A) the credit utilization and APR features.
- B) the APR after the introductory period expires.
- C) the type of card, such as secured, regular or premium.
- D) availability of special programs, such as frequent flyer miles.

Explanation:

Bank should investigate the APR after the introductory period expires because the initial APR offers increases after a low period of time. After that, other interest features of a credit card offer are ignored for a consumer from that bank approach to all credit card institutions.

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**JG Myers**

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