

## Credit Basics

Identifying Service

Identifying Product

Identifying

Name

Age

Class

Directions: Read the scenario and then select the correct (or best) or the multiple correct answers (where indicated).

1. A credit card is a financial instrument that allows the borrower (they call it buying power) to pay for goods and services now and to be paid later.
2. A credit card is a financial instrument that allows the borrower to a specified number of payments.
3. Most credit cards are issued by financial institutions and are used to purchase goods and services at merchants that accept the card. The cardholder is responsible for paying the balance of the card by the end of the month or the end of the year.
4. Credit cards are issued by financial institutions and are used to purchase goods and services at merchants that accept the card. The cardholder is responsible for paying the balance of the card by the end of the month or the end of the year.
5. A credit card is a financial instrument that allows the borrower to a specified number of payments.
6. The borrower is responsible for paying the balance of the card by the end of the month or the end of the year.
7. Most credit cards are issued by financial institutions and are used to purchase goods and services at merchants that accept the card. The cardholder is responsible for paying the balance of the card by the end of the month or the end of the year.

- A. Bank of America
- B. Chase Bank
- C. Citicorp Bank
- D. Bank of America
- E. Bank of America
- F. Bank of America
- G. Bank of America
- H. Bank of America
- I. Bank of America
- J. Bank of America

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6. Most credit cards are issued by financial institutions and are used to purchase goods and services at merchants that accept the card. The cardholder is responsible for paying the balance of the card by the end of the month or the end of the year.

Identifying the product

# Credit Basics Worksheet

**Brooke C. W. Barker, Anne  
Corrigal, Elsie Klim**



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