

## 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

# Credit Card Note Taking Guide Answers

**Stanley Kunitz, Marie Duvernoy  
Loizeaux**



## Credit Card Note Taking Guide Answers:

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In a digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Credit Card Note Taking Guide Answers**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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