

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 Basics Note Taking Guide Answer Key

Richard Bailey



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National Information Center for Special Education Materials,1980 Resources in Education ,1993 **Working Mother**
,2002-10 The magazine that helps career moms balance their personal and professional lives **New York Magazine**
,1993-03-22 New York magazine was born in 1968 after a run as an insert of the New York Herald Tribune and quickly made a place for itself as the trusted resource for readers across the country With award winning writing and photography covering everything from politics and food to theater and fashion the magazine s consistent mission has been to reflect back to its audience the energy and excitement of the city itself while celebrating New York as both a place and an idea
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












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