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## Personal Finance: Chapter 4 Test

### Vocab:

1. \_\_\_\_\_ Type of card issued by a bank that allows users to finance a purchase
2. \_\_\_\_\_ A decrease or loss in value
3. \_\_\_\_\_ A yearly fee that's charged by the credit card company for the convenience of the credit card
4. \_\_\_\_\_ Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or renegotiated for another term
5. \_\_\_\_\_ The length of time that the lender charges no interest on money borrowed when paying off your balance in full each month
6. \_\_\_\_\_ Cost of borrowing money on an annual basis; takes into account the interest rate and other related fees on a loan
7. \_\_\_\_\_ Preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance; minimum payments are made to all debts except for the smallest, which is attacked with the largest possible payments
8. \_\_\_\_\_ A detailed report of an individual's credit history
9. \_\_\_\_\_ An interest rate charged to a customer during the early stages of a loan; the rate often goes up after a specified period of time
10. \_\_\_\_\_ The maximum amount of money the lender is willing to loan an applicant
11. \_\_\_\_\_ A measure of an individual's credit risk; calculated from a credit report using a standardized formula
12. \_\_\_\_\_ The charge for setting up a loan

# Chapter 8 Test B Personal Finance

**David Kirk**



## Chapter 8 Test B Personal Finance:

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**Language Arts Writing Section** Michelle Vernamonti, Rosemary Lewis, 2002 Provides three full length practice tests subject review reading comprehension exercises and test taking strategies *Personal Finance* E. Thomas Garman, Raymond E. Fogue, 1988 *Business Math* Gene R. Sellers, 1986 *Personal Finance Law Quarterly Report*, 1983 Personal Finance Study Guide Sixth Edition E. Thomas Garman, 1999-10-25 *Black Enterprise*, 1988-10 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance **Strategy for Personal Finance** Larry R. Lang, Thomas H. Gillespie, 1984 **Business Education Forum**, 1978

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classified at Entry level 3 or below in either literacy or numeracy and only 18 per cent achieved Level 2 or above for both literacy and numeracy     Statistics of Income ,1956 Vols for 1934 1953 issued in 2 pts pt 1 Individual income tax returns estate tax returns gift tax returns varies pt 2 Corporation income tax returns and personal holding company returns

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