

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

Hour: \_\_\_\_\_

## 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

**JS Bruner**



**Chapter 8 Test B Personal Finance:**

Eventually, you will totally discover a extra experience and feat by spending more cash. yet when? accomplish you take on that you require to acquire those all needs similar to having significantly cash? Why dont you try to acquire something basic in the beginning? Thats something that will guide you to comprehend even more vis--vis the globe, experience, some places, later history, amusement, and a lot more?

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